DOCUMENT RESUME

ED 471 204 CE 082 846

AUTHOR	Bancroft, Wendy; Vernon, Sheila Currie
TITLE	The Struggle for Self-Sufficiency: Participants in the Self-Sufficiency Project Talk about Work, Welfare, and Their Futures.
INSTITUTION	Social Research and Demonstration Corp., Ottawa (Ontario).
SPONS AGENCY	Human Resources Development Canada, Ottawa (Ontario).
PUB DATE	1995-12-00
NOTE	68p.
AVAILABLE FROM	Social Research and Demonstration Corporation, 50 O'Connor Street, Suite 1400, Ottawa, Ontario, K1P 6L2, Canada. Tel: 613-237-4311; Fax: 613-237-5045; e-mail: info@srdc.org; Web site: http://www.srdc.org.
PUB TYPE	Reports - Research (143)
EDRS PRICE	EDRS Price MF01/PC03 Plus Postage.
DESCRIPTORS	Adult Education; *Client Attitudes (Human Services); *Client Characteristics (Human Services); Decision Making; Developed Nations; Economically Disadvantaged; Employment Services; Family Environment; *Financial Support; Followup Studies; Foreign Countries; *Incentives; Mothers; Motivation; One Parent Family; Poverty; *Welfare Recipients; Welfare Services
IDENTIFIERS	*Barriers to Participation; British Columbia; New Brunswick; Supplemental Income

ABSTRACT

This report recounts experiences of 99 single parents in British Columbia and New Brunswick who were offered the opportunity to receive cash payments in addition to their earnings if they left the income assistance (IA) rolls and took full-time jobs. The experiences are from participants of focus groups who were mostly female single parents, about one-half of whom had taken advantage of the supplement offer and were working. Chapter 2 looks at what it is like to be an IA recipient from the single parent's point of view. It reveals emotional associations with IA and reports more reasoned evaluations that include the trade-offs between working and being on IA. Chapter 3 addresses the feelings, experiences, and issues associated with deciding whether to take the supplement offer. It analyzes factors contributing to acceptance, such as potential for improved self-image and better life; obstacles from welfare to work such as child care, getting a job, poor health, transportation; and major barriers for non-takers, including poor health, bad timing, effect on children, and discouraging job prospects. Chapter 4 focuses on takers, including logistical problems in finding a job and making child-care arrangements; characteristics of takers and circumstances in their lives that facilitated supplement take-up; how they handled potential barriers to taking up the supplement; attitudes that played a role in their behavior; and what their lives were like with the supplement. Chapter 5 reports where participants would like to be in five years. Chapter 6 draws conclusions. (YLB)

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The Struggle for Self-Sufficiency:

Participants in the Self-Sufficiency Project Talk About Work, Welfare, and Their Futures

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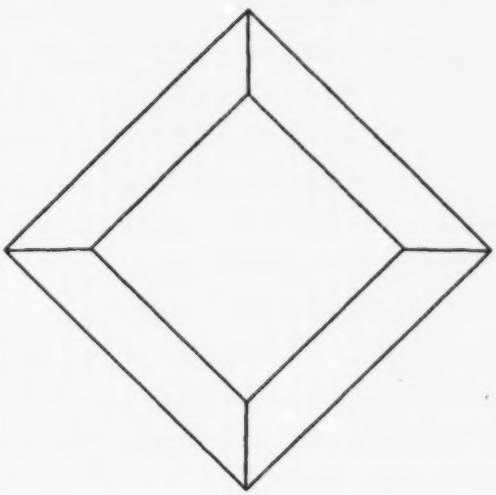

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The Self-Sufficiency Project is funded under a contributions agreement with Human Resources Development Canada (HRDC). The findings and conclusions stated in this report do not necessarily represent the official positions or policies of HRDC.

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ACKNOWLEDGEMENTS

An investigation of this sort relies on many people for its successful completion. First and foremost, we would like to express our gratitude to the women and two men who participated in the focus groups and who willingly shared their lives with us, providing often painful insights into the events and issues that obstruct their journey to self-sufficiency.

In addition, we'd like to thank the many SSP staff who helped with recruiting participants and setting up the focus group sessions. Particular thanks are due Betty Tully and Elizabeth Dunn of Bernard C. Vinge and Associates Ltd., and Shelly Price and Linda Nelson of Family Services Saint John, Inc., in New Brunswick. Dan Doyle of SRDC acted as our guide through New Brunswick. At Statistics Canada, both Ann Brown and Richard Veevers spent many hours checking baseline data relevant to our participants, patiently responding to requests for yet another bit of information. John Greenwood of HRDC reviewed the draft report and provided valuable input into the final product. A number of people at MDRC also contributed to the research design and analysis. Judith Gueron, Janet Quint, David Long, and Tod Mijanovich reviewed the draft report and offered many useful suggestions for revisions. Nina Gunzenhauser edited the report with skill and sensitivity. Overall project management was provided by SRDC's Executive Director, Gordon Berlin.

SRDC would also like to thank all those who are collaborating on the Self-Sufficiency Project. At HRDC, Barry Carin, Louise Bourgault, and Yigal Messeri provided early leadership and guidance; Harvey Lazar and Jean-Pierre Voyer have given ongoing direction and invaluable advice on matters large and small. The project is fortunate to have a distinguished and responsive Technical Advisory Panel, which reviewed and helped develop key elements of the program and research designs, and which will continue to be closely involved with the project. The panel's members are: Charles Beach, Elaine Campbell, Sidney Gilbert, Gilles Jasmin, Alice Nakamura, Samuel Rea, Lyn Tait, Martin Ulrich, and Toro Uno.

We are also grateful to the many members of the British Columbia Ministry of Social Services and Human Resources Development–New Brunswick who have provided support and assistance to the Self-Sufficiency Project.

The Authors

PREFACE

Single-parent families are more likely than two-parent families to be poor and dependent on Income Assistance (IA). Looking at family welfare dependence and poverty, from the perspective of either government budgets or the recipient families, the long-term social and economic costs are high. Unfortunately, solutions are complicated by the fact that decreasing dependency and poverty are competing goals. Increasingly, efforts to address the needs of single parents center on employment as the preferred alternative to welfare receipt. But because single-parent welfare recipients often have low levels of education and only limited work experience, the starting wages of the jobs they can command often amount to less than welfare payments, exacerbating family income problems. Employment also brings the stresses of juggling jobs and family responsibilities — problems common among working women, but especially acute for low-wage single mothers working full-time.

Seeking an alternative to the choice single-parent IA recipients have to make between low-wage work and the stigma of welfare, the Self-Sufficiency Project (SSP) was designed to make employment more viable than it is now for many single parents. SSP offers to supplement the earnings of single-parent IA recipients who have received benefits for at least one year, if they leave the IA rolls and take a full-time job. The supplement is time-limited – recipients who find a job within one year of being offered the supplement can receive supplement payments for up to three years. It is also generous – SSP's earnings supplement formula effectively doubles the earnings of most workers who take jobs paying between the minimum wage and $8.00 an hour. Thus, for most IA recipients, SSP effectively overcomes one key obstacle to work: low starting wages.

To obtain reliable answers about the effect of "making work pay" on the employment and welfare choices that single parents make, SSP employs a research design of exceptional rigour, in which half of those who agreed to be part of the study were randomly chosen to be eligible for the SSP earnings supplement, while the other half, similar to the SSP-eligible group in both observed and unobserved characteristics, became a "control" group whose behaviours over time will reveal what would have happened to the SSP-eligible group in the absence of SSP. This method of evaluating the program ensures that the opportunity to benefit from this limited pilot project was distributed fairly and without favouritism among all those potentially eligible for such a program. It also ensures that the SSP evaluation will provide reliable information about whether program participation leads to changes in employment and earnings, welfare dependence, and other measured activities, since it enables researchers to compare the long-term behaviour of those who were eligible for the supplement with a similar group of individuals who were not.

While SSP's random assignment research design will tell us what difference, if any, SSP makes, it will not tell us why the result occurred. Nor will it tell us anything about how the program affected individual lives. To complement and illuminate SSP's more quantitative impact and benefit/cost research, two kinds of qualitative research are also being done – process research about how the program was implemented by the service providers, and focus group/ethnographic research about how the program affected individual people.

This report recounts the experiences of single parents in British Columbia and New Brunswick who were offered the opportunity to receive cash payments on top of their earnings, if they left the IA rolls and took full-time jobs. Their stories were told in a series of focus groups held in both

provinces; 99 single parents participated in those discussions. About half of the mostly female single parents had taken advantage of the supplement offer and were working, while the remainder were not working and had either not taken up the SSP supplement offer, or had taken up the offer but subsequently stopped working and returned to IA. The purpose of the groups was to ask recipients themselves the central why, what, and how questions that underlie their responses to the SSP supplement offer. For example: Why did some women take up the offer while others did not? Why did some of those who took up the offer eventually stop working? What barriers did they face in finding a job, and how did they seek to overcome those barriers? How has the supplement offer affected their lives and the lives of their children? Central to their answers were the women's views of welfare, the supplement offer, the labour market, their personal situation now and in the future, and the tension they felt between their dual roles as provider and nurturer for their children. Told primarily in their own words, the stories are powerful testaments to their struggle for self-sufficiency. As such, they provide important insights into the intended and unintended consequences of public policies.

The focus group report is the third in a series of reports to be issued over the next few years. It should be read in conjunction with the second report in the series – *Creating an Alternative to Welfare: First-Year Findings on the Implementation, Welfare Impacts, and Costs of the Self-Sufficiency Project* – which is being issued as a companion volume. A fourth report on the program's early impacts on employment, earnings, and welfare receipt will be issued in the winter of 1995-1996.

Conceived and funded by Human Resources Development Canada (HRDC) in partnership with the British Columbia Ministry of Social Services and Human Resources Development–New Brunswick, SSP is managed by the Social Research and Demonstration Corporation (SRDC), a nonprofit organization created with the support of HRDC. SRDC's mission is to identify social policies and programs that are effective in improving the self-sufficiency and well-being of unemployed, displaced, and disadvantaged populations. SRDC designs and manages demonstration partnerships, bringing together public and private organizations, researchers, and service providers, in order to test new policy ideas and to discover the difference social programs make to participants and to society. SRDC's goal is to provide a framework within which organizations and individuals with diverse agendas can work together on projects requiring complementary strengths.

Gordon Berlin
Executive Director

CHAPTER 1

Introduction

In September 1994, 12 two-hour focus groups were held with a total of 99 single parents in British Columbia and New Brunswick. While some of the participants were now working, these parents—virtually all women—had at one time or another been recipients of Income Assistance (welfare). They came together to talk about working and being on Income Assistance and to discuss why some were doing one and not the other. They shared their hopes, their fears, and their concerns about raising their children with the right values. They also talked about self-esteem and ambition, privilege and entitlement. All are part of a large social policy research and demonstration project called the Self-Sufficiency Project (SSP), which is attempting to learn whether making work pay more than welfare will help single parents choose work over Income Assistance receipt.

Aimed at the substantial number of single parents on Income Assistance who would prefer to work, SSP was designed to bolster the earnings of those who leave Income Assistance for full-time employment. The project responds to a problem that often confronts poor single parents who attempt to leave welfare for work: When they take jobs and leave Income Assistance, they frequently find they are no better off financially; in fact, they are often worse off after they pay such job-related expenses as child care, transportation, and taxes. By providing a temporary earnings supplement during the initial period when entry-level wages are often too low to support a family, SSP is testing the effectiveness of an earnings supplement option as an alternative to Income Assistance for long-term, single-parent recipients.

Like other parents receiving Income Assistance, the focus group participants gave varied reasons for needing this financial aid. In some cases, pregnancy had caused them to leave a job that offered no maternity benefits; in others, a physical disability limited their opportunities for employment. For some, the impetus had been a breakdown in their relationship with the other parent. Most were troubled about having to rely on Income Assistance, indicating that they felt stigmatized in their communities and that they remained too poor to meet the needs of their children satisfactorily. Despite this dissatisfaction, they turned to Income Assistance because it provided critical income to support their families, income they knew they could count on.

The women who participated in the focus groups were part of a larger group of more than 1,000 single parents who were eligible to receive payments to supplement their earnings if they found full-time jobs. About a third of this larger group took advantage of the SSP supplement offer, while two-thirds did not. Some of those who took up the offer and left welfare for work eventually left their jobs and returned to Income Assistance. All three groups – supplement takers, supplement non-takers, and job leavers – were represented in the focus groups.[1] While SSP's long-term costs and effects on employment, earnings, welfare receipt, and other behaviours will be carefully evaluated over the next several years, the focus groups provide a means of hearing from participants their reactions

[1]For brevity's sake, these groups will generally be referred to in the rest of this report as takers, non-takers, and leavers.

to Income Assistance and the SSP alternative and their own reasons for the choices they made.

This focus group report is a companion to *Creating an Alternative to Welfare: First-Year Findings on the Implementation, Welfare Impacts, and Costs of the Self-Sufficiency Project* and should be read in conjunction with that report. The implementation report describes how the program model and the research were designed and implemented. It also includes detailed information about the research sample, analyses their participation in SSP, and provides an early look at the project's effects on Income Assistance receipt. The focus group report gives voice to the participants' views, and thus offers insights that complement the aggregate and often quantitative data contained in the project's other reports.

The Self-Sufficiency Project: Background

Conceived and funded by Human Resources Development Canada, the Self-Sufficiency Project is being managed by the Social Research and Demonstration Corporation (SRDC), a nonprofit organization created to design, manage, and research new social policies and programs. SSP is a collaborative effort involving:

- Statistics Canada, to collect survey data and administrative records and to create the research file;
- Bernard C. Vinge and Associates Ltd., to operate the program in British Columbia;
- Family Services St. John, Inc., to operate the program in New Brunswick;
- SHL Systemhouse Inc., Nova Scotia, to develop and maintain the program's automated management information and supplement payment systems; and
- Manpower Demonstration Research Corporation (MDRC) and several academic researchers, to conduct the implementation, impact, and cost-benefit research.

In addition, other federal and provincial agencies are cooperating with the project by providing technical assistance, background information regarding the social assistance system and provincial labour markets, and access to data. These agencies include British Columbia's Ministry of Social Services, New Brunswick's Department of Human Resources Development, and local Canada Employment Centres.

Sample members are randomly chosen from provincial lists of Income Assistance recipients who have been receiving benefits for at least the past year. All potential participants are visited by a Statistics Canada interviewer, who explains some of the basic elements of SSP, obtains the informed consent of the participant, and then conducts an in-home survey to establish certain baseline information. Next, sample members are randomly assigned either to the program group—those who will be offered the supplement—or to the control group—those who will not be offered the supplement but on whom data on employment, earnings, and other relevant factors data will also be collected. SSP staff then contact program participants and invite them to an orientation session in which they are provided with detailed information about the project and the implications of taking up the supplement offer.

SSP offers an earnings supplement to selected single parents in the lower mainland of British Columbia and the southern third of New Brunswick who are over the age of 18. The offer is time-limited: Eligible recipients have one year in which to find a qualifying job and leave Income Assistance, after which they can receive supplement benefits for up to three years. The key to receiving the benefits is employment: Only those who work full-time (a minimum of 30 hours per week) are eligible. The supplement is generous enough to make work pay more than Income Assistance for most welfare recipients: Even when taxes, child care costs, and other work-related expenses are taken into account, most families at most wage levels are $3,000 to $5,000 per year better off on the SSP earnings supplement program than working the same amount and remaining on Income Assistance.[2]

The SSP earnings supplement is calculated as half the difference between a participant's gross earnings and the province's "earnings benchmark," which in 1993 was $37,000 in British Columbia and $30,000 in New Brunswick. For example, a British Columbia participant who works 35 hours per week at $7 per hour will earn $12,740 per year and will collect an earnings supplement of $12,130 per year—$37,000 minus $12,740, divided by 2—for a total pre-tax income of $24,870.[3]

The Research Design

In order to evaluate the supplement program's impact on employment rates, earnings, family income, Income Assistance receipt, and other outcomes, SSP was designed as a longitudinal, random assignment evaluation study. SSP has only enough funding to offer the earnings supplement to a few thousand people, and random selection from the entire group targeted for the program (that is, long-term, single-parent Income Assistance recipients) was decided on as the fairest way to determine who would be eligible for the supplement. As has been described, sample members are randomly assigned either to the program group, eligible to receive the earnings supplement if they choose to go to work, or the control group, not eligible for the supplement. Data on these two groups' employment, earnings, Income Assistance receipt, poverty, and other characteristics will be collected from surveys and administrative sources for at least five years from the time that sample members agree to be part of the study. Since the program and control group members have been randomly drawn from the same population of long-term, single-parent Income Assistance recipients, they do not differ systematically with regard to any pre-existing characteristics. Thus, differences that emerge between the two groups in employment rates, earnings, or cash assistance receipt can be reliably attributed to the earnings supplement offer.

Enrollment in the SSP research sample began in November 1992 and continued through December 1994. As of January 1994, more than 2,100 single parents were enrolled, half in the

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[2]Individuals are allowed to work while receiving Income Assistance. If their net earnings exceed $200 per month, their Income Assistance payment is reduced by either 75 percent (under British Columbia's enhanced earnings disregard program) or 100 percent (in New Brunswick, and for those not qualifying for British Columbia's enhanced earnings disregard program). This means that many individuals who receive relatively high Income Assistance payments (such as single parents), and who go to work full time at relatively low wages, may still not earn enough to stop receiving all Income Assistance benefits.

[3]A participant may also have additional sources of income, such as child support. However, the amount of the SSP earnings supplement is determined solely by the amount a participant earns.

program group and half in the control group. Approximately 7,000 more Income Assistance recipients and applicants were enrolled in 1994 and early 1995. In January 1994, the program completed its first full year of operation in both New Brunswick and British Columbia. Participants in the focus groups described in this report were drawn from those in the original sample of 2,100 single parents who had been assigned to the program group during the project's first year of operation.

The Focus Groups

Focus groups are useful for exploring underlying values, attitudes, and opinions. Several questions were considered particularly amenable to the focus group format: How do participants compare their experiences on Income Assistance with their experiences in SSP? How did SSP affect their lives—their relationships with their children and significant others, their self-esteem, well-being, and levels of stress and conflict? How do those who take up the supplement differ from those who do not? Why do two-thirds of those who are offered the supplement decide *not* to take it up? What barriers did participants have to overcome in taking up the supplement, and why and how did the takers overcome them?

The focus group discussions reported here demonstrate that there is no single or simple answer to these questions. For example, while participants repeatedly voiced their dislike of being on Income Assistance, complaining bitterly about the social stigma associated with Income Assistance receipt, many criticized acquaintances who abused the Income Assistance program. Some talked about becoming lazy themselves, yet as the discussion continued, laziness was explained as a feeling of inertia that appeared to be linked to feelings of low self-esteem and fears of being unable to "make it" in the work world. Those who remained on Income Assistance were less likely to express wholesale condemnation of this reality than those who had taken up the SSP income supplement. Non-takers had more serious physical disabilities than takers, but there were other, less obvious differences between the two groups. Money, for instance, seemed to have more meaning for takers, just as anxiety about the unknown was more prevalent among non-takers. Takers also seemed better able to overcome barriers that proved insurmountable to non-takers, and they seemed more willing to take any job, even low-wage, low-status kinds of jobs.

Methodology

Twelve focus groups were conducted with SSP program group members in the lower mainland area of British Columbia and the southern portion of New Brunswick. SSP program staff at Family Services St. John, New Brunswick, and Bernard C. Vinge and Associates of Vancouver, British Columbia, recruited program group members to participate in the focus groups. Participation in the focus groups was voluntary, and the people who attended usually had already had contact with program staff; they were not recruited randomly.

Care was taken to select people whose experience placed them in one or another of the following categories: (1) those who had taken up and were currently receiving the supplement (takers); (2) those who had taken up the supplement but had since left employment (leavers); (3) those who had not taken up the supplement offer but had previously indicated interest in doing so (non-takers/interested); and (4) those who had not taken up the supplement offer and had specified that they

had no interest in doing so (non-takers/not interested). Possible rural and urban differences were secondary considerations in assigning participants to groups.

Of the six groups recruited in each region, two groups were composed of takers; one was composed of leavers; one of non-takers/interested; and one of non-takers/not interested. In addition, one group in each region, recruited from a rural area, was composed of non-takers regardless of the interest level they had indicated (non-takers/mixed). Because of a recruiting problem, the New Brunswick non-takers/mixed group also included leavers, and in fact these participants outnumbered the others in this group. A total of 99 single parents took part in these groups: 55 takers and leavers and 44 non-takers. Of the 99 participants, two were men, both members of the same takers group in Vancouver.[4]

Very few differences emerged between non-takers/interested and non-takers/not interested. For instance, several of those described as "not interested" said they were actually interested but were simply unable to take up the offer. As a result, the two groups are not examined independently in this report.

The women who agreed to participate in the focus groups had had anywhere from one to just under two years of SSP experience since being assigned randomly to the program group. Thus, while all takers had work/supplement experience, some were newer at it than others. Baseline demographic data collected when they first enrolled in the study indicate that their average age was around 34. The largest proportion had never been married. Most were Caucasian, of either British or Canadian heritage, and almost all were Canadian-born. They averaged about 1.8 children, and most had children who were six years old or older. In these and indeed in most ways, takers and non-takers were alike. The non-takers in our groups, however, had a few demographic characteristics that set them apart from the non-takers in the larger program sample, and not always in the expected direction. For instance, they appeared to have overall higher levels of education. This difference may reflect the fact that participation in the groups was voluntary; people who feel comfortable taking part in this kind of discussion would be more likely to agree to participate. Nevertheless, it has implications for some of the non-taker responses, particularly those concerning jobs considered to be "good jobs." In addition, non-takers in our groups appeared proportionately more likely than the larger overall program sample to have been exposed to the welfare experience in their youth and to have had less overall work experience.

As the following pages will demonstrate, the parents who took part in these groups share many of the same concerns and beliefs as parents anywhere. They worry about their children and want the best for them today and in the future. As a group, they are poorer and less well educated than most Canadians, but like most people, they have hopes for tomorrow that include dreams of individual achievement and financial security.

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[4]This proportion was not the result of a deliberate recruitment quota, but it does reflect the percentage differences between female single parents (95 percent) and male single parents (5 percent) on Income Assistance programs in Canada. Because this report refers to groups composed in most cases entirely of women, the term "women" will be the commonly used group gender reference.

The Structure of the Focus Group Sessions

Participants in each of the focus groups were asked by the moderator to reflect on various aspects of their experience with SSP since first hearing about the program. These included not only first impressions but also reasons for taking or not taking up the offer and some after-the-fact considerations. While much of the two-hour session was taken up with these discussions, group members also took part in several exercises of a more projective nature designed both to facilitate response from those less verbally oriented and to get beneath potentially more guarded surface responses. Elements of the two-hour session are described below.

The SSP and Income Assistance Experiences

A number of questions and exercises tapped participants' affective and evaluative reactions to being Income Assistance recipients as well as their exposure to and experience with SSP. Participants were first asked for their top-of-mind or "gut" responses. Specifically, each focus group began with an exercise in which the participants were asked to write down the first thought that came to mind when they heard the words "Self-Sufficiency Project" and then when they heard the words "Income Assistance" (the order in which these words were mentioned was rotated so that one group heard "Self-Sufficiency Project" first and the other heard "Income Assistance" first). After discussing their initial reactions to both SSP and Income Assistance, participants were given an opportunity to speak more concretely about these experiences. They were asked to think back to their first contact with SSP. How did they first hear of the project? Of those first bits of information, what did they remember? Did anything new stick out in their mind? What was their first reaction when told about SSP?

What happened when they entered an Income Assistance or SSP office? Did they feel comfortable? Did they feel welcome? What about the staff in these offices? Were they helpful in offering information about programs and services? Were they courteous? Did they explain things clearly? What sort of message did participants take away from each of these experiences?

Trade-offs Between Work and Welfare

When they thought about work, what did participants feel were the best and worst parts of working? And when they thought about receiving Income Assistance, what were the best and worst aspects of doing so? All groups brainstormed, producing lists of the best and worst aspects of these two experiences.

Weighing the Offer

Participants were asked to think about what was going on in their lives at the time they were offered the income supplement. They were asked to think about what was happening with their children and with other relationships, as well as about the way they were feeling about themselves and any plans they had at that time. Specifically, they were asked to comment first on what, if any, parts of the offer had attracted them the most, as well as any parts of the offer that they did not like. They were then asked what kinds of things might have kept them from feeling that they could, or wanted to, take up the offer (for example, child care, discouragement from others, transportation, time for self, issues around education). Finally they were asked to consider what kinds of things might have

facilitated a decision to take up the supplement offer (such as encouragement from others and events or circumstances that would support a decision to take up the supplement).

Making the Supplement a Reality

For those who had chosen to take up the supplement offer, some specific steps were required before they could begin receiving the supplement: (1) They needed to find a full-time job, or at least work to cover 30 hours a week, and (2) they needed to find someone to look after their children. These participants were asked to think about their experiences and to comment on whether they found it difficult to find a job and what they felt was the most difficult problem associated with child care (for example, cost, transportation, or being away from their children).

Looking Back

All participants were asked to reflect on the actual or potential impact of SSP on their lives. Most questions in this part of the session varied according to whether the group was composed of supplement takers or non-takers.

Takers were asked how they felt about the jobs they had found and how their lives had changed under the supplement. Did they like the jobs? Were they satisfied with the wages they were earning? Did they see future goals being achieved with these jobs? What effect, if any, had working and receiving the supplement had on their relationships with their children and with other family members and friends, including male friends?

Non-takers were asked to think about the ways they thought their lives might have changed if they had taken up the supplement offer. They were asked to reflect not only on imagined personal change, but also on their perceptions of potential change in their home lives, in their relationships with their children, friends, and family, and, if relevant, in their love lives.

Finally, all participants were asked to choose, from a preselected pack of "feeling cards," those cards that most accurately reflected the emotion they attached to each of four activities: leaving Income Assistance, taking up the income supplement, finding child care, and getting a job. Blank cards were provided for those participants who felt that another emotion more accurately described how they felt about an activity.

Improvements to SSP

Participants were asked to imagine that they were the ones in charge of the SSP program and that this was their chance to propose any changes that would make it easier—for themselves or for other potential recipients—to take up the offer. Using a brainstorming technique, each group developed a list of suggested improvements.

Looking to the Future

Each group session ended with a projective exercise in which participants were presented with an array of images taken from magazines and asked to choose the one picture that best represented where they wanted to be in their lives in five years' time. When all had made their choices, their selections were discussed.

The Structure of the Report

The remainder of this report is organized as follows: Drawing on several of the focus group exercises, chapter 2 looks at what it is like to be an Income Assistance recipient from the point of view of the single parents in the groups. Emotional associations with Income Assistance were revealed when participants were asked to note the first thoughts to come to mind when they thought of the words "Income Assistance." More reasoned evaluations were produced by later exercises in which participants evaluated Income Assistance in terms of staff response and overall atmosphere and in which they brainstormed about the trade-offs between working and being on Income Assistance.

Chapter 3 addresses the feelings, experiences, and issues associated with deciding whether or not to take up the supplement offer. How did these single parents react when they were first told of the supplement possibility? Were there particular circumstances that made it difficult for some to consider leaving Income Assistance in order to take up the supplement? Were there also circumstances that made it easier for some than for others? The analysis synthesizes gut reactions to the words "Self-Sufficiency Project" and more reasoned responses to a number of other questions, ranging from participants' early memories and feelings about their SSP experience to a consideration of some of the factors that either contributed to their taking up the offer or stood in the way. The chapter ends with a look at the non-takers and an exploration of the particular issues for them.

Chapter 4 focuses on the takers. It examines some of the logistical problems they faced in both finding a job and making child-care arrangements, and it explores whether there was anything about them and the circumstances in their lives that facilitated supplement take-up. It looks at how they handled potential barriers to taking up the supplement, at attitudes that may have played a role in their behaviour, and at what their lives were like as they worked and lived with the supplement. In addition, it takes a brief look at those who subsequently left their jobs—the leavers.

Chapter 5 follows the participants into the future as, with the aid of various magazine images, they talk about where they would like to be in their lives five years down the road. And finally, chapter 6 summarizes the major points raised in the discussions.

The focus group participants shared two hours of intense discussion with the researchers. While these single parents share the common experiences of parenthood and Income Assistance receipt, they are also immensely diverse. Some were full of joy, some were angry; some were full of hope for the future, and some were without hope. As in all groups, some participants were more outgoing than others, but in general, these were lively groups with a high level of participation. While humour was a feature of most discussions, many painful stories were told, and at times tears were shed. With rare exceptions, these parents desire a different kind of life from that offered by a welfare existence. For many of those who remain on Income Assistance, however, it is as if they find themselves mired in a bog and cannot get onto the path that will take them out. While the central question for this research is to determine the differences between supplement takers and non-takers, the corollary question must be why it is that some see the path at all while others cannot.

CHAPTER 2

Wanting Out But Staying In: The Welfare Versus Work Dilemma

To place the participants' responses to the supplement offer in context, the researchers began by seeking to understand what it is like to be a single parent receiving Income Assistance. When a person makes a decision to accept this kind of financial aid, what are the feelings and attitudes attached to that decision? What is the daily reality of this life for the single parent and for her children? And finally, since accepting Income Assistance is a conscious choice for most, what makes this life preferable to working?

Feelings About Income Assistance

Right at the beginning it must be said that, contrary to the views of many Canadians, these single parents do not enjoy being on welfare. They do not consider it an easy ride. When pressed to think of the positive aspects of Income Assistance, they are able to produce a sizable list of benefits, but their immediate and overwhelming emotional response to the words "Income Assistance" is negative. In every focus group, in both provinces, the mention of these words in the first, top-of-the-head exercise sparked an immediate and audible groan from most of those present. While, for a few, just being poor was enough to provoke this reaction, both the women's word associations and their later, more reflective comments suggest that there are two major reasons for this response. First, they hate the stigma of being on welfare and the emotional distress that accompanies this dependent status. Second, being Income Assistance recipients makes them feel disempowered; they feel they have little control over decisions in their lives, and they have little confidence in their ability to change their situations.

Living with the Stigma

Many participants defended their decision to receive Income Assistance, now or in the past. Nevertheless, they all felt that society condemned them for this decision, and this perception permeated their dealings with the outside world and with representatives of the Income Assistance system. As one woman said, *"It's how the media, everything, everybody makes you feel."* Words like "shame," "degrading," and "embarrassing" were common to hear, as were references to being "looked down upon" and being "low status." Because of these feelings, the women often hid their recipient status from others, in some cases even from their children. As Candace[1] explained, even cashing the monthly cheque could become an exercise in subterfuge: *"It's degrading, very degrading. Like even going to the bank and having other people watching you cash it."* Another woman agreed, *"You hide it. You do. I hold mine upside down. I never sign it without something there to cover it."*

The word "welfare," or even the term "Income Assistance," has come to be synonymous with

[1]Throughout this report, to protect the privacy of focus group participants, names and certain identifying details have been changed.

low status for these women. One woman actually apologized to the rest of her group for using the word, while another explained, *"People call you 'welfare scum.' They look at you—all you ladies here in this room know—they look at you as if 'Hey, you're dirt,' right? And it's a very horrible feeling."* According to Denise, people *"just stop talking to you as soon as you say Income Assistance."* Others talked about how their experience with this behaviour has led them to be wary of revealing their current status: *"You go out to any social event and people ask you what you do for a living . . . so you say under your breath . . . [mumble]. A lot of people think of you as being either lazy, or you don't care, or you're not educated enough."*

Perhaps the most dramatic example of this "closet recipient" behaviour was provided by Tanya, a woman who had raised her now-adult children on Income Assistance, never revealing to them the source of their family income. By the time we spoke with her, Tanya had come to terms with her decision to accept financial aid and stay home with her children, and her children now knew the full story. Others had yet to reconcile their dependent status with previously held values. Denise broke into tears when explaining to us why she wrote *"poor, lazy, poverty, and shame"* as her initial response to the words "Income Assistance": *"Lazy in the sense that the public looks at you as* [being] *lazy if you're on it. The public looks at you as if you don't care—you have a very low opinion of yourself. I look at it as poverty, shame, because my daughter faces ridicule. . . ."* (She got no further than this.)

In fact, while the top-of-the-head exercise tended to produce personal responses to the welfare stigma, throughout the two-hour discussions many parents expressed concerns about how living on Income Assistance and the stigma attached to it affected both their relationships with their children and how it affected the children themselves. Considerable guilt surfaced in these comments over concerns that ranged from not being able to provide the kind of clothing or food or family outings they felt their children deserved to feeling that their children suffered socially because of their recipient status. As one woman said, *"Other kids can be mean, and so can some grown-ups. They* [the children] *are suffering for something that really isn't their fault."* Although this reaction tended to be more common in participants who were new to Income Assistance, it was also an issue for some longtime recipients. Grace was one of these. She had grown up within the Income Assistance system:

> *My sister was on welfare, too . . . and then my other sister, she's very, very smart—work-oriented, grade 12, the whole thing—but she stays home on welfare, too. . . . My kids aren't really too proud of it; they don't really like their friends to know, and meanwhile half their friends' mothers and fathers are on welfare, too. I don't know. You just sort of feel a lower class.*

As the following comments illustrate, feelings like this led one group in New Brunswick to express some very strong concerns about the possible intergenerational "welfare cycle" they might be perpetuating:

> *Welfare's bad. You don't have the food to feed your kids. Your kids are going to school, and they're not getting a good education because they're not getting milk; they're not getting the right food. . . . You can't tell welfare that, because if you do, you just screwed yourself and lost your kids.*

Your kids aren't being taught responsibility. They're not being taught to be independent when it comes to welfare. They're being taught to live off the government.

I got a kid that wants to go to Disneyland. I'd love to go to Disneyland. It's like I tell him—I can't take you to Disneyland because I don't have the money, and the only way you're ever going to get there is to go through school, go through the university, get a good job, and then take your kids there. If not, then you're stuck on welfare raising your kids the same way I am.

Finally, there were several cases in which Income Assistance workers were perceived as reflecting the judgemental views of the larger society. Although Pam associated the word "poverty" with Income Assistance, she also thought of the word "humiliating," because *"more than not having enough money to live on is having the humiliation of having to deal with those people. . . . They treat you like dirt."* Or, as another woman said, *"They make you feel like you're worthless when you're there, and they look down at you because you have kids."* Some were very aware of the difference in economic status between themselves and their workers. As one woman said:

They're in a completely different class. The way I feel about it, I don't see how they can understand, because they live in a completely different world where they have everything: a car to go home in, they're in a nice, clean, comfortable office [while] *the other side of the counter is full of dirty people. Sometimes it's stuffy; sometimes it even stinks in that section. And they're on the other side. You can look at them and see that they have money. They're very clean; their offices are very clean . . . they look better fed; they're better dressed. Everything that is good they have on that side.*

Interestingly, while comments such as this point to an importance placed upon economic well-being, in general, money did not hold intrinsic value for these women. When it was mentioned, it emerged in the context of being able to provide extras for their children, such as being able to take them to Disneyland or even to a McDonald's restaurant. Even when they were given an opportunity to fantasize about the future, financial achievement ranked lowest among their goals.

Being Disempowered

Given their sensitivity to how they feel they are perceived by the larger society and by the people who have the most direct control in their lives, it is not surprising that many of these women suffered from low self-esteem and expressed little confidence in their ability to influence the decisions that affected their lives. About one-quarter of all of those attending the groups thought of being on Income Assistance as being *"trapped"* and *"stuck"* and *"dependent."* They talked of being *"depressed"* and *"without hope."*

Several had internalized a view of themselves that mirrored their perceptions of the negative judgements of others. For these women, becoming an Income Assistance recipient was something they had allowed to happen because somehow they had failed or proved inadequate. They described themselves as *"losers"* or *"quitters."* They might tell themselves they were worthwhile people, but deep down they had doubts. As Marie illustrates: *"I'm smart, I feel I'm very smart, and I just don't want this kind of life. My friends—they're not what I would call wealthy, but they work for the*

government . . . and I just feel like a loser when I'm around them."

These participants did not talk about how others saw people like themselves as *"lazy"*; they spoke of how they *were* lazy. They felt that, for whatever reason, they had failed in life, and they believed the accusation that if they had tried harder, if they had just cared enough, they *"should have been able to get off welfare."* As Myrna said,

> *Going back on Income Assistance or even on it, you felt you could have done more with yourself, become—have been someone, and you're not. You're sitting back doing nothing, collecting a cheque once a month, trying to support yourself and your children . . . and you know, it makes me feel bad.*

Gwen felt that being an Income Assistance recipient meant accepting inferiority on all counts: *"I think your standards of life, your standards of friends, where you live—is awful."* Not surprisingly, several people talked about being *"depressed"* by their circumstances. Another woman said, *"I just get so depressed I just cry every day. I was hospitalized for four months, you know, with severe depression."*

Being "trapped" sometimes meant being financially trapped—subsisting on Income Assistance but not having enough skills to find a job that would warrant leaving Income Assistance. Wanda expressed this as *"living in limbo with no way out and no help to better yourself."* Or, as Kathleen explained,

> *It's almost like a trap. . . . It's supposed to be there so you can get back on your feet, but I found to try to go to work—I have three kids—every dollar I made there was no getting ahead. The more you made, the more they took off, which is okay because we have to earn our keep too, but it was very strict and* [there didn't seem to be] *much chance to make it out of there.*

For these women, seeing "no way out" can also mean feeling that they have lost any real decision-making power in their lives, from the power to make independent spending decisions to being able to have an intimate live-in relationship. Front-line workers in the Income Assistance system are seen to hold the power in their lives. As one woman said, *"They have the authority to say, 'Yes you can have' and 'No, you can't,'"* and many women bemoaned the loss of control and privacy in their lives. One woman said, *"They* [the workers] *can come in your home anytime they please."* Not surprisingly, Income Assistance workers, by virtue of both their direct authority and the fact that they represent what is often perceived as a large, frustrating, and insensitive bureaucratic system, receive the brunt of critical comments when these single parents think about their lives on Income Assistance.[2] Similarly, anger is also focused on whoever happens to be the receptionist in an Income Assistance office: *"The people . . . working at the front desk, they set the tone from the time you go in the door. If they have an attitude when you get there, then right away they put your back up against the wall."*

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[2]In fact, when their experience was probed, many participants were able to recount examples of good workers. Occasionally they even described these workers as "wonderful." There are workers, for instance, who go out of their way to help clients: helping get their children certain benefits or into programs, for example, or even giving a client in dire straits bus money out of their own pockets.

It may be that Income Assistance recipients, many of whom already suffer from low self-esteem, enter the building expecting rejection. As Ann said, *"I think we get to feeling that way about ourselves. We feel bad about ourselves, so we walk in and go 'Ugh.'"*

Again, what is most significant about all these comments is the fact that these parents do not like being Income Assistance recipients; three-quarters of the gut responses to the words "Income Assistance" were negative. Even later, when participants had a chance to be more reflective about the best and worst aspects of their Income Assistance experience and were able to think of many positive aspects of this experience, the list of "worst" elements was always much longer.

Feelings About Work

Virtually all the participants had had work experience, and they found much to commend about working. First and foremost, work was seen as the route to feeling better about oneself and having more control over events in one's life. The women made such comments as: *"You get up in the morning and you know what you're going to do . . . you're confident," "You feel useful,"* and *"You're productive . . . contributing to the economy. You don't have your hand out."* Mandy said, *"You can start buying new things for your home that make you feel good, and you don't have to tell somebody you're buying it."* For several participants, working gave them a sense of ownership over the money they earned *("Even though it's peanuts . . . at least it's mine")* and therefore a sense of decision-making control *("You don't have to account to anybody")*. Also, they felt that they received *"more respect from others"* because they had worked for this money, and although only a small proportion suggested that their working would be good for their children, a few did feel that the example they would set as working parents would teach their children *"responsibility," "independence,"* and *"respect."*

A substantial number of participants across the groups could see ways in which their overall quality of life would be improved if they were working: They would make more friends and do more things for themselves, and time itself would become more meaningful. Leah thought she would sleep better at night because she would be so tired from working: *"You can only clean your house so much."* If we also count those who associated working with financial security, or at least being able to afford to buy more things for their children and themselves, then just under half of all the single parents attending these groups looked upon work as a means to a better life. It is certainly telling that when the women thought ahead to where they wanted to be in five years' time, no one said, "I really hope I'm still an Income Assistance recipient."

Then Why Not Work?

We are left with an obvious question: If these single parents dislike being Income Assistance recipients and attach so many positive benefits to working, why do so many remain on Income Assistance? There are, of course, some equally obvious answers to this question. Some people remain dependent upon Income Assistance because of a severe physical disability; some are going to school; some have made a conscious decision to remain home with their children until their children are in school. But there are other reasons as well, not the least of which may be an issue raised by several

of the participants who made reference to growing *"lazy"* on Income Assistance. Upon exploration, "lazy" appeared to be used to describe a kind of general inertia—a *"feeling of dependency that grows and grows."* You become, as one woman explained, *"totally dependent on a system and on your particular worker."* If a person is already suffering from low self-esteem, this dependency leads to a decline in the intention to work. Dana described the process:

> *In the first few months of being on Income Assistance, you still have that incentive: 'I don't want to be doing this; I'd rather go out and get a job.' But when the job doesn't come, self-esteem gets lower. Then you realize, 'Oh, even if I do get a job, it's easier doing this.' And it does, it grows with time. You realize that you're pretty stuck.*

It would seem that the combined forces of the larger society, which is perceived as saying, "You're worthless unless you are self-reliant," and the Income Assistance system, which is often perceived to be giving the same message, have an effect opposite to that intended. Rather than motivating people to abandon their dependency, they reinforce their sense that they are inadequate and thus incapable of escaping dependency.

The Negative Side of Work

In addition, work is not always seen to lead to an improvement in one's fortunes, either financial, social, or personal. One might have more control over certain areas of one's life, but without a good job that offers good hours with decent pay, an understanding boss, and amenable fellow employees, the costs may outweigh the benefits. When the women in the groups recounted the worst things about working, their complaints focused around constant fatigue and the loss of time for themselves and for their children, with the dual responsibilities of work and home. They were *"too tired"* and *"stressed out"* to spend the time they had with their children in a positive way. Added to these problems was the issue of having to find someone they trusted to take care of their children, as well as having to pay for that care.

About a third of the comments centered on specific job-related issues, including poor pay, loss of medical and dental benefits provided by Income Assistance, unstable working hours (including night shifts), and problems associated with other employees and insensitive employers. For women like Marcia, who remembered being *"tired"* and *"standing at the bus stop for 20 minutes in the pouring rain"* and worrying about *"when your kids get sick whether I'd be fired,"* Income Assistance might mean frustration, lack of autonomy, and depression, but its benefits outweighed those offered by working.

The Positive Side of Income Assistance

Over one-quarter of all participants responded positively when they heard the words "Income Assistance" in the first exercise, and most participants were able to add their own "best parts" of Income Assistance when called upon to do so. While complaints about Income Assistance were numerous, overall the system was seen as fulfilling a necessary role in society—providing a lifeline for people like themselves who have been marginalized by situational pressures and deficits. It was seen as a *"helping hand"* that is there when needed, a last resort, *"a way to help support my family when all else fails."* One woman said: *"I see what . . . the government is doing as being very*

positive. I mean, this is a privilege that we have in our country. I hate the fact that I have to do it, and it isn't enough, but it's something. And it's very helpful."

A number of participants acknowledged the role played by Income Assistance in their own personal development. As Marcia said, *"If it hadn't have been for social services, I wouldn't have been able to go to school."* A few even credited the system for saving their lives. Mandy said that she had been left with three children, of whom only one was of school age. She said, *"How was I going to put two kids into day care, one into after-school care, go to work, and be human?"* Although she considered being an Income Assistance recipient *"gross,"* she says, *"We would have died without it."*

Many comments about Income Assistance mirrored Mandy's rather grudging gratitude. Pam, for instance, complained that being on Income Assistance was *"hard to handle,"* because *"you've got no life,"* but she also admitted that *"without it I would have been on the street."* Kristen said it was a *"negative blessing"* because it was *"degrading,"* but added, *"What would you do without it at the time?"* Marcia perhaps summed up the feelings of most when she said, *"I think a lot of us wouldn't have our children . . . without the help of Income Assistance, but sometimes you'd like to tell them to just go jump off the end of the pier."*

According to these single parents, Income Assistance meets four major needs in their lives. First, it gives them access to a number of benefits otherwise unavailable, such as medical and dental coverage; various support programs, like parenting; help with education and training needs; subsidized child care; and involvement of their children in community recreational and cultural programs. Second, it provides an income that, while minimal, can at least be counted on: They don't have to worry about being sick or laid off and losing pay. Third, it allows them to stay at home with their children. A number of parents felt that their children would benefit from having a full-time available parent, and in a few cases parents felt that being home would also give them more control over their children's whereabouts. Finally, Income Assistance was seen by some as a way to avoid all the extra burdens that accompany working, such as obtaining transportation, finding and paying for child care, dealing with stress, and having no time for oneself.

In sum, for these people, dependency upon Income Assistance left them feeling vulnerable to the decision-making power of others and to the negative judgements of society. And because they were living on a subsistence income, they felt that they were denying their children the extras that children in more affluent families receive. In addition, while the majority did not associate work with substantial financial gain, they did equate it with a greater sense of personal confidence, self-esteem, and independence. They thought that working would make life more meaningful and that the example they would set for their children as working and productive members of society would be a positive influence.

On the other hand, most were able to recount negative work experiences, including long hours and insecure working conditions. They felt guilty about having others look after their children and were often too tired to enjoy the limited family time they had. For most of these parents, working did not mean an appreciable improvement in their financial fortunes; therefore, having less family time was not balanced by seeing their children stylishly dressed or enrolled in dancing or music lessons. Given more options, they would not necessarily have preferred Income Assistance, but at least it

provided a steady income and a number of other important benefits. For many of these parents, Income Assistance was simply the best job around, a sound financial choice.

Beginning in November 1992, a new element entered this cost-benefit equation—an experimental project in which randomly selected single-parent Income Assistance recipients were asked if they would consider leaving Income Assistance and finding work if the pay could be made worthwhile. Would that prospect tip the scales in favour of working? The following chapter describes how these women responded to this offer and identifies some of the factors that influenced the decision about whether or not to take up the offer.

CHAPTER 3

Weighing the Supplement Offer

From the beginning, the developers of the SSP knew that the offer would not be suitable for all eligible Income Assistance recipients. What was less clear was who would find the offer suitable and who would not. While there were bound to be some people whose circumstances would preclude serious consideration of work, there were undoubtedly others for whom the decision of whether or not to work would be less obvious. Therefore, an essential element of the evaluation was to explore the factors that seemed to influence the decision to take up, or not to take up, the supplement offer. When Income Assistance recipients weighed the merits of a job that promised decent pay for at least three years against the merits of remaining on Income Assistance, what factors tipped the balance one way or the other? Was money a major consideration? Were people influenced by their children or their friends? Were there things about the SSP offer itself that acted as a deterrent or as an incentive?

The moderator began this exploration by asking focus group participants to think back to their earliest memories concerning SSP: how they first heard about the program, their feelings about the way they were treated by SSP staff, and their overall emotional reactions to the project.

Initial Reactions

Contrary to what one might expect, when these women were first contacted and told of the income supplement available through SSP, they generally did not react positively, not because they were wedded to Income Assistance and did not want to work but because they simply did not believe that the offer was genuine. As Evelyn said, *"I just didn't understand that somebody was going to give me money,* [that someone would say] *'Okay, go get work and we'll give you a big hunk of money.' I just didn't think it was that easy."* Candace said, *"Yeah, right. Give me a break. You're going to pay me to go to work? I thought it was a telemarketing person, so I got mad at her."* Ruth just said the project *"didn't make any sense,"* that *"things like that don't happen in our lives."*

In fact, most of the women were highly sceptical. Several said they thought it was *"too good to be true";* they were *"leery"* or *"wary,"* thinking "[there's] *got to be a catch."* Many thought it must be a *"scam"* because *"there's nothing for nothing."* Mandy thought, *"Well, I ain't going to get it. I'll be in the ones that won't get it."* The scepticism and distrust were so strong that if it had not been for the persistence of SSP contact people, some participants would probably not be in the program:

> *The poor girl, she phoned me about five times and I kept putting her off, and she came to my house twice, but it just so happened that I was running out the door to an interview, so I said, 'Sorry,' thinking maybe she'll go away. She kept coming back!*

Often this scepticism was fueled by paranoia. Knowing that SSP got their names from Income Assistance, people questioned the study's underlying motives. Was this some kind of trick to find out if they were earning money on the side? As one woman said, *"While you're on welfare, if you make any extra like babysitting or sewing or anything, you're always worried, 'Oh, my God, did I make*

that extra $50 that I wasn't entitled to?' It seems like you're always nervous."

Another woman said, *"They were asking so many questions, I just thought it was some kind of trap—'Oh, oh. What have I done?'"* Still another said, *"I just thought that they wanted all this access to your income tax."* Some even experienced actual fear; they felt *"panic,"* were *"scared to death."* As Randi explained,

> *Sometimes you're afraid to* [say] *no when you get a letter that says you've been invited to go to this group. If you refuse it, does that go unfavourably on your record? . . . You don't want to do nothing to jeopardize your cheque . . . but do you have to do it? Is it part of your contract that you're on social assistance?*

Like Randi, other participants had worried about what would happen to them if they didn't *"go along"* with being part of the project, feeling that *"if I didn't play along, they'd cut me off."* Still others worried that the project was devised to *"entice"* people to go out and get a job, but that once they were out of the system, they would be trapped in a job they couldn't quit because *"once you get a job, if you quit, you can't get back on welfare."* Hearing these fears, researchers were not surprised to learn that some people initially expressed interest in the project only because they felt they had no other choice:

> *If I told my worker that I have this opportunity,* [then] *they're going to take my cheque and make me go look for work and forget that I had my boy in school and no day care. So I felt that I had to sort of play along with it—not take it, but be interested.*

Finally, some participants' fears were based on their particular health needs at the time. In one case, a woman who eventually took up the supplement said,

> *I was kind of excited, but at the same time I was really upset because my leg needed to get operated. I thought, "Oh yeah, nobody will hire me with* [this handicap]," *and I had concerns. So it caused quite a bit of stress back then.*

Virtually all participants said they became more enthusiastic about SSP when they came to trust that the program was "real" and that the information they were supplying was confidential and would not be shared with Income Assistance personnel. In fact, their immediate reactions to the words "Self-Sufficiency Project" suggest that they saw the project as one that not only would mean having more money but would be personally fulfilling and give them a chance to get off welfare and get ahead in life. In addition, when asked to comment about the treatment they received from SSP staff, they described it as courteous and helpful, and the staff were seen to be supportive and non-judgemental.

Nevertheless, feeling good about the project was not enough to guarantee supplement take-up. The path to economic self-sufficiency can be crowded with obstacles. Some of those obstacles were present in the welfare versus work dilemma discussed in the previous chapter, with people sometimes feeling that the low wages available to most of them were not worth the attendant sacrifices. The supplement offer raised the stakes in this dilemma by promising more income to those who worked and shifted the discussion to a consideration of other factors germane to an understanding of fundamental values and interests. Other obstacles were related to the very difficult lives of many of

these women, whose past experiences had not prepared them to face the future with confidence. This chapter examines how the women in the focus groups responded to this new welfare versus work dilemma and identifies the kinds of factors that were weighed in the new cost-benefit balance.

Factors Contributing to Acceptance of the Offer

Having more money, being off Income Assistance, setting a good example for your children, being able to feed your family more nutritious food, and even just having someone believe in you were all important factors when it came to considering the supplement offer. However, as far as the women in the focus groups were concerned, the biggest attraction of working and receiving the supplement was the sense of autonomy and independence that would accompany this improved working status.

The Potential for an Improved Self-Image

Beginning with their immediate reactions to the words "Self-Sufficiency Project," it was clear that when the women in the focus groups thought about working, and especially when work was considered economically feasible, their thoughts turned most readily to the ways in which working would make them feel better about themselves: They would be more independent, they would be more in control of their lives, and they would be living more in consonance with their internalized work values.

For instance, when Candace responded to the words "Self-Sufficiency Project," she thought of being *"self-sufficient,"* because *"Now I'm working, I'm more responsible."* Pam wrote *"independence,"* because she said SSP gave her *"higher self-esteem,"* which she interprets as *"doing something with your life; having goals and trying to achieve them."* Randi saw SSP as a means to assert what she felt was her true identity: *"I was always brought up to be an independent person. I like being independent."* And finally Sally said she thought of the words *"more outgoing"*:

> [Working and receiving the supplement had] *made me speak up more and do what's on my mind instead of wondering, "Should I do it, or shouldn't I do it?" Like, going to look for a job was the hardest thing for me to do, because I didn't know how to speak to these people or what to say. And I thought about how the program would help me if I do go get a full-time job, and it just gave me a boost and I just did it!*

Denise thought her life would be improved just because she would be able to get away from home. She wrote, *"Be your own person,"* because *"You can be your own person at your job. . . . You don't have all the stresses around you the whole day from actually being at home with the kids."* Similarly, Bernice thought that working *"cuts the strain on being home with your children all the time,"* [that it would be a] *nice break to get out there and work, and be doing something on your own, for you."* Often this desire for independence was simply expressed as being able to leave Income Assistance, as *"doing it myself, rather than welfare doing it."*

Only a small proportion of participants placed work itself front and centre in their immediate reactions to the words "Self-Sufficiency Project" *("working steady," "job related," "a working program").* Rather, many comments linked work with other personal, family, and social goals:

money, happiness, independence, freedom, and self-esteem. Often, these concepts were all mixed together, if not directly then indirectly. For instance, when Donna talked about an earlier work experience, she said, *"I know how I felt when I came home at the end of the day. I might have been tired, but I was proud that I was out there working and being able to support myself."* Similarly, Jennifer said, *"Just being able to support myself and my child completely—that would be a big self-esteem booster."* And when Randi was asked what she thought it would be like to work and earn the supplement, she imagined, *"I'd see you feeling better about yourself. You'd really be raising your own family now. You're not depending on Income Assistance for that money to do that."* Dana thought that if she had taken up the supplement she'd have been not only *"much better financially"* but also happier:

> *I'd probably feel more of a person in society rather than a number in society. . . . You know, when we want to go for ice cream on Sunday, we'd have that money to go for ice cream on Sunday. . . . I mean simple ice cream—which most of the time probably six of us here don't have enough money for right now.*

Finally, especially for those who had not taken up the supplement, SSP represented freedom from the dependency and stigma of Income Assistance. As Sarah said, working would mean *"feeling good about yourself because you're not waiting for a handout. That you can actually wake up in the morning and really pull your own weight. You don't have to listen to anybody say 'You welfare bum.' You don't have to worry about your kids exposing you."* She added that her children would not "expose" her—tell others that she depended upon Income Assistance—because, she said, they know that *"I'm humiliated about it myself"* and because they also disliked the idea of being on welfare. Similarly, Carla said that the change in status would make life more bearable both for her and for her children, *"because your kids are embarrassed when they go to school, or wherever you are, and you're introduced to the teacher, and they ask, 'What do you do?' and you try and make up some story and you don't want to tell them you're on welfare."*

The Potential for a Better Life

Participants described the supplement as *"a chance in life," "a big break,"* as something to *"give my kids a chance,"* and even *"something we could do to better our lives now to make it better for the future."* Grace, who since taking up the supplement has begun to regain her former financial status, responded to the term "Self-Sufficiency Project" with the word, *"Opportunity,"* because, she said, *"Opportunities become realities rather than dreams."* Or, as another supplement recipient said, *"It opened a door for me. . . . It has given me the opportunity to go right through it and keep it open for that future to be bright."*

Those who saw working as a benefit for their children thought not only that their children's quality of life would improve but also that their own relationships with their children would be better. For instance, Ruth thought that working would make her children proud of her. As it is, she said, *"My older one, she gets a little mouthy, and she's like, 'You're just a welfare bum.' And, you know, like, I don't want my kids to be on welfare."* Laurie also thought her relationship with her daughters might improve: *"I think it would, because it has just deteriorated so badly with my two older girls. They moved out because of the welfare situation. They just couldn't cope."*

For many participants, the better life meant having more money. In fact, when participants were asked what they liked most about SSP, over one-quarter of all participants spontaneously exclaimed, *"money!"* Further questioning brought out that money usually had instrumental rather than intrinsic value for these women; it provided the route to other, more important activities, including work itself. As Pam said, *"You just can't afford to go to work without the supplement. You can't do it."* It meant being able to *"work for a minimum-wage job and still have the ability to be able to live."* In some cases, it meant being able to work sooner, rather than later: *"You didn't have to hold out* [once you got the supplement]. *I was holding out for a higher-paying job, because I have two children and it's really tough. . . . Now I could look at lower-paying jobs and work my way up."*

A number of women directed their thoughts to specific material goods that would otherwise be out of reach. Bernice said, *"I know that if I had got a job and worked for three years, hopefully by now I'd have a good down payment on a house and a nice car. You know, be somewhere."* Others said they'd be able to buy a car or to upgrade their home: *"maybe get out of the basement and into the main floor of a house."* One woman said, *"I'd like to be able to enjoy Christmas for the first time in six years."* Some talked about not having to borrow from others, and paradoxically one woman thought it would be good to work because you would be *"able to establish credit."*

But for most of the women, money was important because of what it would allow them to do with, and for, their children. Candace said, *"I could work for six bucks an hour. . . . and I would be making enough money to pay my bills, my rent, feed my child . . . On weekends, when she'd say, "Let's go the park," I could take her and buy popcorn."*

Participants said they were tired of not being able to treat their children to outings or nice clothes and felt that their children suffered from the lack of *"extra money."* Several described the peer pressure exerted on their teenage children to wear designer clothes and brand-name running shoes. While this pressure is also an issue with many middle-income parents, it seemed to have special significance for these parents, because they felt that their children were vulnerable to ridicule if they could not "keep up." Sharon explained,

> *Children now are into designer clothes, and my son, who's 15, won't wear no-name brand products. He'd rather wear his worn-out shoes and baggy pants than a no-name product. . . .* [You have to] *try to keep them well dressed, so that nobody else will push them around, cut them down. . . ."*

Finally, several parents thought of the personal benefits of having enough money to think of spending some on themselves. Several spoke of how they did not spend any money on clothes, movies, or extras for themselves, always forgoing their own comfort and pleasure for that of their children. As Mandy said, *"I don't ever buy myself anything. Maybe once a year I might find something that's 60 percent off."* Another woman was attracted by the notion that she could *"at least stop getting hand-me-downs and go out to the second-hand store and buy some clothes for myself."* Denise, who argued that because of her own personal sacrifices her son did not suffer from being on Income Assistance, allowed that while working and earning the supplement might not be a benefit for her son, it could possibly be a benefit for herself:

> *I have resentments at times when I have to go without, and sometimes it comes out,*

and right there, it's like, you know, we'll go in the store, and if he likes it, he gets it. That's just the way I am, but in the meantime, I'm wearing these because—I have shorts on because I don't have pants that fit me. . . . I would be able to get my hair cut and wear clothes and, you know, there wouldn't be resentments.

Like others who seemed to feel there was something shameful about wanting things for themselves, Denise was quick to add, *"It's not all the time. It's just now and then the resentments come up, because I do without so much."*

Although living a better life usually meant having more money, it also meant eating a more nutritious diet and having a healthier social life. A number of participants talked about how working and receiving the supplement would mean they'd be able to feed their children and themselves better. As Marcia explained, *"When you have a limited amount of money, sometimes you have to buy those things that make it stretch—macaroni and cheese, and you know, noodles. You can't eat stuff like that year after year and keep a healthy body. You just can't do it."*

The women said that on Income Assistance they shop once a month—the day they get their Income Assistance cheque—and that by the time they buy the food they need, there is very little left for other food purchases during the month. They said, *"When it runs out, it runs out,"* and when that happens, they go to the Food Bank. According to the women, *"When you go to the Food Bank, you get canned goods, maybe some bread. A lot of it might be fattening-type foods that isn't really any protein, so you're missing out in your diet—fruit and vegetables—things that you need in order to stay healthy."*

Interestingly, although several women connected working with having an expanded social life, this was not normally expressed as something that would take place in the evening but as their being able to meet new people on the job. Occasionally, women talked about being able to live openly with their boyfriends, and a few thought working might mean an increased opportunity for a romantic life. One woman said, *"I'd definitely be married by now";* another thought she *"might have a boyfriend, or maybe even be married again."* In this woman's view, when a woman is on Income Assistance, *"Men look at you different. They do. They reckon if you're on welfare, you're just out looking for them for their jobs, and you're a kind of golddigger, or whatever, and you're a welfare mom. Nobody wants a welfare mom."*

Encouragement from Others

People generally do not act in a vacuum; the decisions they make are often influenced by what others have to say. The women in the groups were asked whether anyone had encouraged them to take up the supplement (and also if anyone had discouraged them). As it turned out, the role this kind of influence plays is inconclusive—both takers and non-takers received encouragement. It seems safe to assume, however, that at the time the encouragement was offered, it acted as a positive factor.

SSP itself was seen as offering encouragement. When asked to note their immediate reaction to the words "Self-Sufficiency Project," about one-fifth of the participants thought first of words like "incentive" or "helping hand." In their minds, they explained, the SSP incentive meant not only providing money to supplement low wages, but also providing a more personal helping hand. This

view of SSP was especially noted by those who ultimately took up the supplement and, therefore, spent more time with SSP staff. They found the staff to be helpful and nonjudgemental, *"a support system."* SSP staff members were seen as providing willing assistance with information related to career planning and community services: *"The questions that you ask, . . . They come right out with the answer, and if they can't give you the answer right away, they do some research and get back to you as quick as they can."*

In addition, many takers spoke of receiving less tangible but often more necessary assistance from staff. One said, *"They make your day. I don't know, it's so hard when I get home. I was looking for a job, and I almost gave up several times, and I'd call here, and like, they were there encouraging me. Like, you know, 'You can do it.'"*

Finally, the offer itself was seen as an incentive, if for no other reason than it meant *someone* was looking out for them and offering them a helping hand. For Dana, the most attractive part of the offer was *"having somebody—the government, actually—believe that you could actually do something."*

Some participants told of how friends, boyfriends, neighbours, or social workers had encouraged them to take up the offer. Others, however, talked about receiving discouragement in the form of warnings, guilt trips, doubt, and disbelief. But, as already mentioned, some of those who eventually took up the offer received no encouragement or even negative feedback, while some non-takers said their friends and neighbours were very supportive. Income Assistance workers were also reported as variously supportive and discouraging.

It would appear, in fact, that despite what others said or did regarding the SSP offer, ultimately it was the participants themselves who made the final choice of working or staying on Income Assistance. For example, Christine did not take up the supplement despite the fact that her neighbour had actually driven her to SSP meetings and encouraged her to take advantage of the offer. By contrast, Cheryl had searched in vain among her neighbours for help with child care while she conducted her job search. Although she explained to them that it was a great opportunity for her, none of them seemed to care and all refused to help her out. She took up the supplement anyway. The role of children's encouragement merits further study, for although the number of comments recorded is very small, there is some indication that the takers may have received more active encouragement from their children than did non-takers. Those who spoke of this encouragement said that their children wanted them to go to work full-time and take up the supplement, both because of the "extra money," and because they felt the parent should be working. For instance, one mother reported that her children told her she had been *"home long enough."* Other children were more direct:

> *When I was on welfare, if I were to say, "No, I'm not going to do something today, I'm just going to sit and watch TV," you'd get these looks from your daughter or these negative comments: "Oh, you're just going to sit around and be a bum again, right?"*

Although not exactly positive encouragement, it was a clear message.

Obstacles Along the Path from Welfare to Work

In addition to exploring all the things that participants found attractive about the offer and the ways in which they felt their lives would benefit from living with the supplement, the researchers

sought to identify the things that diminished the offer's appeal, or made it difficult—sometimes even impossible—to consider. At various points in the two-hour discussion, participants were asked to think about what they liked least about SSP, what they considered the worst parts of working, and, generally, the kinds of issues that they considered barriers to supplement take-up. Overall, three issues dominated discussions across all groups: worry and guilt about leaving their children, an overwhelming sense that the odds were against their being able to find a job, and problems with meeting the requirements of SSP.

Child-Care Concerns

Concerns around having to put children in care, or simply being away from their children, were high on participants' lists. One supplement recipient made it very clear that if her son had been younger when the offer was made, she would have turned it down without giving the choice much thought. Another woman, Norrie, described her mixed feelings about going to work and leaving her young son:

> *My son was really young—well he was just over a year—and I was back to work full-time. And I felt really bad, really bad, like 12 to 13 hour shifts—when you leave home he's still sleeping, and when you come home, now he's back in bed. . . ."*

And although Wanda also took up the supplement offer, she had concerns about leaving her young child with a caregiver:

> *I hadn't been away from her before until I got my job about a year ago, and she was only a year and a half old then. . . . I was worried about leaving her with the babysitter all the time and her not knowing me as much as she used to. . . .*

It was not only parents with infants who worried about leaving their children. For instance, a couple of women with young teenagers felt that their difficult parenting years were still ahead of them, and they did not want to be out of the house working full-time during these problem years. As one woman said, *"I got teenage kids, they get in so much trouble these days that you don't want to just leave them to come home on their own."* Another mother felt that the added housekeeping load would be too much for her children: *"Oh, they couldn't cope. They couldn't cope with just getting up and getting to school, coming home, doing housework, making dinner."* This same woman admitted that she felt it would all be too much for herself as well: *"I like staying home rather than working. You know, I wish I didn't feel that way, but that's the way I feel."* But for a few others, their desire to be at home with their children, even though that child might be older, went much deeper—to a wish to try to make up for what they perceived as parenting mistakes their own parents had made. As Carla told us, *"It's like this. I was on drugs for 15 years because I had a mother that didn't love me enough, right? I wasn't brought up with my self-esteem, and my priority is to raise my son 'til he is 18."* Another woman asserted, *"I want him to know that I am there whenever he needs me, day or night."*

Finally, some of the participants were afraid to leave their children with babysitters because they either had had personal experience with or had heard stories of children who had been abused by babysitters. Those few whose children had suffered from such abuse said that the experience made

it more difficult for them to trust potential caregivers. One woman told us she had left her job to be home with her children for this very reason. According to her, the lack of available, affordable, and *trustworthy* day care was the major barrier she faced.

A few women thought SSP should include information on where to find reliable day care, not realizing that SSP does provide this information.[1] As Marie explained, *"If someone were to give me information on day care to a unit that I can trust, then I would have no problem starting or even being able to let go of my kids."* Several women suggested that SSP would be improved if it offered subsidized day care: *"If there was some kind of day care establishment out there, set up by the government, for women like us, that was not necessarily free, but only . . . way less than what it is for private day care. . . ."* These parents wanted SSP to take the extra steps to find suitable day care on their behalf.

Problems in Getting a Job

Many women in the groups declared that it was too hard to get a job, although more non-takers than takers voiced this sentiment, as did more people in New Brunswick than in British Columbia. The women talked not only about the availability of employment in general but about the shortage of full-time jobs and of jobs with stable daytime working hours. In addition, they worried about facing stiff competition, even for entry-level employment, and about their ability to carry out a job search.

One woman described how she had looked for work for months—searching the newspaper and answering ads—but she said, *"I just could not find anything."*[2] A few others had stopped looking because they perceived that the only available jobs were part-time: *"No place hires full-time now, because they have to pay too many benefits, so it's all part-time."* While combining part-time jobs can result in the 30 hours necessary to qualify for the supplement, this option was not considered desirable. Part-time work usually does not provide employee benefits, and it is viewed as unstable, lacking job security, and involving scheduling problems that create enormous added pressure for single parents.

In addition to the shortage of full-time jobs per se, the shortage of jobs with a future was an issue. A number of participants felt strongly that there was little point in accepting just any job, that the attendant sacrifices and temporary benefits of the supplement made little sense if the job did not appear to lead to advancement. For instance, Leah had found a job and taken up the supplement but

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[1]The current SSP services model offers information on potential sources for finding child care, as well as tips for selecting good care. Evidently some SSP participants were unaware that this assistance was available or felt that it was not adequate for their needs.

[2]It is interesting—and perhaps telling—to note that for all the discussion of not being able to find jobs, the vast majority of participants, whether or not they had eventually taken up the supplement offer, had not attended job clubs—group instruction in job-seeking techniques often provided by social welfare agencies. A few were unaware that job clubs existed, while others had heard of them but did not think search help was available to them, either because they were not eligible or because clubs were not offered in their area. A couple of participants complained that they would have attended a job club but could not afford day care while they attended. Questioned about whether Income Assistance might cover these day-care costs, some participants said it would, some said it would not, and others said it would cover day care for the duration of the course but not for the subsequent actual search for a job.

had since left this job because it had offered dim prospects for her future. She now says: *"I'd have to feel comfortable about the job I do next, and I'd have to feel that I'm not just working for a paycheque . . . like a career job, so I can feel good about myself. Not a job, a career job."*

For others, a major stumbling block was not so much not knowing how to look for a job but actually carrying out the search. Knowing job search skills (such as resume-preparation and interview decorum) was not enough to overcome their fear of actually contacting people and otherwise putting these skills to use. Others were embarrassed about not having suitable clothes in which to look for work and complained that Income Assistance provided meagre, if any, financial assistance for purchasing clothes until a job had been assured. Many said they found the whole experience overwhelming.

Pam explained that her SSP job search was the first one she had conducted in more than 10 years: *"I worked before the twins were born, and now they're 10 years old, and this is the first job since then. So I was scared."* Nevertheless, she heard about a job opening at a video store, went to the store and spoke directly to the manager, and was hired into the position. Although she later left on maternity leave, she was planning to return to the work force and receive the supplement.

Many women voiced comments that reflected little confidence in their personal competence to find work. Several supplement recipients, for instance, talked about how the lack of self-esteem had held them back. One woman commented that when one is on Income Assistance, *"Your pride in yourself is gone."* That feeling can be reinforced if one's friends are also welfare-dependent. As Rennie expressed it, *"If you're in a group of Income Assistance, or welfare, bums, you felt like that's where you're supposed to stay."* In Alice's case, lack of self-esteem prevented her from looking for a job until the eleventh month of her one-year period in which to accept the supplement offer:

> *I guess I was so used to being in that rut that I was in, and the kids, I didn't want to leave them. Then I thought, well, I want to be a good example for them, and I'm not going to be that good example as far as working and getting ahead in life if I'm at home just waiting for them to come home from school. I had to do something, and yet my self-esteem was very low. I didn't think that I could do it. I've had all these crazy thoughts that I'm going to get in there and I'll get fired or I'll quit. I never thought that I'd make it.*

Another woman felt she could not handle even a job *interview*, let alone a job:

> *You're afraid to go out and look for a job. . . . So to go out and get a job, you're nervous, you've got no self-esteem left, so you're trying to express yourself to your employer, or possible employer. So you get the job, if you're lucky, and then you don't know if you've got the energy or the strength or the mental ability left to do the job.*

In both these cases, the women became supplement recipients; they discovered that they could indeed make it. There were many others, however, who had yet to discover this inner strength. And of course, when this lack of self-esteem becomes compounded by the growing inertia of welfare dependency and further compounded by the debilitating stigma that attends this dependent status, the

drive to overcome perceived barriers to finding work and leaving Income Assistance is weakened.

Some women talked about running into prejudice from prospective employers. They felt there was discrimination against older women, single parents, and people with disabilities. Evelyn, for instance, had been on the staff of an insurance company for many years, but since being laid off nine years ago, she had not been able to find similar work. She felt well prepared to find a job but perceived that the double barrier of age and lack of jobs in her area of expertise stopped her from taking up the supplement. Marie, a woman in her mid-40s, had taken advantage of part of her one-year window to complete a computer course and had then embarked on an intensive job search. Although she had applied for many jobs, she was never hired. She felt that employers prefer to hire younger people, and at the time of the group discussion, she despaired of finding a job.

Although employer prejudice against single parents was not a major theme in the discussion of barriers to employment, a few participants felt strongly that it exists, and it may have been a discouraging factor for some as they considered or embarked on a job search. One supplement recipient said that if she were doing her job search over again, she would do it differently: *"Don't tell them* [employers] *you have children."* Another woman agreed: *"It's a drawback; they think you're going to run home every time the kid cries."* A third young woman, who did not take up the supplement, described how she thinks potential employers view single parents: *"There's a lot of companies who will say, 'Oh, she's a single parent, is she going to be here enough, or when her children are sick, is she going to be gone for a week to two weeks,' you know. . . ."*

Problematic Aspects of SSP

While SSP may have been seen as a helping hand by most of the focus group participants, there were many who felt that the help being extended had limitations, and these limitations gave them pause when they were considering supplement take-up. Criticism was directed particularly toward the three-year time limit for supplement receipt and the one-year window in which to find a job.

The fact that the supplement would be available for only three years was a serious deterrent for many participants, especially those with little confidence in their ability to find a "career job." They worried not only about losing the added supplement income at the end of three years but also about losing the security of Income Assistance; they were concerned about the possibility of job loss and whether they would qualify for Income Assistance again after the three years had expired. Marie said, *"Sure, you can draw unemployment for a while, but will you be able to get back on the welfare system, and what will they do to you then? I thought about that."* Sarah said simply, *"Once it's gone, there's nothing."* For women like Sarah, the supplement did not represent hope for a positive lasting life change; if anything, the end of the three years loomed as a cliff from which she and her family could easily fall. And should this happen, *"You're right back to where you are today."* The women described how awful it would be to lose the supplement after they and their families had become accustomed to having the extra money for nice clothes, or possibly a car or a nicer home. For these participants, the risk of undergoing a financial downfall after three years was not worth any potential benefit offered by the supplement.

For a good number of participants, having to find enough work to fill up a 30-hour work week in order to qualify for the supplement was considered a definite barrier. They objected to this

requirement, citing the difficulty of obtaining full-time work and the undesirable alternative of working at two part-time jobs to make up the time. In addition, many participants saw themselves as qualified to work only in industries such as hospitality or retail sales, in which their assigned hours could be unpredictable. Dorothy said, *"I'd have taken it* [the supplement offer] *in a minute if I could have found a job that I knew I was going to get 30 hours every week, not 30 one week and 20 the next."* Similarly, two women who had experienced difficulty with unstable hours and had subsequently left their jobs said that the 30-hour requirement was the main reason they were no longer receiving the supplement. As one of them said, *"What really killed me with the SSP is I'd walk into work and they'd say, 'You're not needed. Go home.' Eighteen hours they took off my paycheque in one week. That hurt."*

Several participants thought that for people who had been out of the labour force for a long time, or for people with disabilities that prevented them from working full-time, the work requirement should be substantially less. But as one able-bodied, job-ready taker explained, even she has difficulties meeting the requirement: *"I'm working at two jobs, and I can't hit the 30 mark sometimes."*

Even if they could find 30 hours of work, some worried about maintaining this quota should something unexpected occur in their lives—in particular, should they or, more likely, their children be ill. A few recalled situations in which their children had been sick for two, three, or more days in a row. They felt it was unreasonable for the working single parent to be expected to have to make up the missed days the following week in order to maintain her 30-hour status. Therefore, when they had a chance to suggest improvements to SSP, there were suggestions to *"Shorten it," "Be more flexible about it,"* and *"Reduce it for the disabled or those who have been on welfare for a long time."* Several people in all groups agreed that relaxing the 30-hour requirement would enhance SSP by making it easier for people to take up the offer and to maintain their eligibility once they had begun receiving the supplement. Interestingly, although several participants said they disliked this feature of SSP, few cited the 30-hour work week as an actual barrier to take-up.

Not surprisingly, considering the number of comments reflecting self-perceived educational deficiencies, there were several participants who felt that the supplement offer would have been more attractive if it had included an education and training component and/or provided some kind of job placement support. As Kristen said: *"This was a job opportunity, not a career opportunity. It was an opportunity to go out and get a job but not get any training."* This was considered a bigger issue for those who did not take up the supplement than it was for those who did.

Finally, just as the provision of medical and dental benefits ranked high on the list of attractions associated with Income Assistance, the loss of these same benefits was cited by most participants as a major pitfall of SSP. Up to half the participants in all groups thought that SSP would be greatly improved if medical benefits were extended and dental benefits were included, but they recognized the tremendous expense that SSP would incur if these benefits were added. This concern was particularly strong among people from New Brunswick, where medical and dental coverage by Income Assistance ceases when basic assistance benefits are terminated.[3]

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[3]In British Columbia, a "Bridging Allowance" program maintains medical and dental coverage for 12 months for single parents leaving Income Assistance for full-time work. Because of this program, the fear of loss of these benefits is buffered in the short term among British Columbians but exists as a problem they

Not surprisingly, the fear of losing medical and dental coverage was particularly strong among parents with high medical bills. Denise, who did not take up the supplement, explained, *"My prescriptions are almost $100 a month. In wintertime, I get one with tonsillitis steady, and colds. I figure I put $250 a month in medicine, if I had to buy it, so I mean, that took a big chunk if I did get a job."* Note the same concern voiced by Alice, who is a supplement recipient:

> *Last year was a really bad year for me because I have a daughter and she's been really really sick for the past three years, and she's just coming out of it now. But for three years straight it was one prescription right after the other. Hospital-wise last year I spent over $900. . . . The extra money from what I made working, I didn't get anything really saved.*

Still, Alice said that despite her high medical expenses, she considered it worthwhile to work and receive the supplement.

Personal Circumstances

Although given less proportional weight than the factors just discussed, two other issues were often mentioned as potential barriers to supplement take-up: poor health and transportation.

Poor health was generally a greater barrier for those who did not take up the supplement offer than for those who did, but there were some takers who spoke of problems with ill health or other physical limitations. In some cases, women had challenged these limitations in order to open up their one-year window and qualify for the supplement. For instance, Alice had deferred scheduled surgery for this reason. When asked if doing so was wise, she said that in her mind there was no question that it was the right choice for her: *"It's* [the supplement offer] *a great thing and there's no way you wanted to pass it up. . . . It'll help me for years; I can go to night school or whatever. I was lucky."* Nevertheless, among those who did not take up the supplement, ill health—either their own or that of a dependent—was a commonly cited reason for the decision.

Transportation has been a concern of the project team throughout the design and implementation of SSP. For participants living in the more rural areas, the lack of available transportation might pose a barrier to supplement take-up. In the event, although several participants mentioned transportation as a problem, they were not all non-takers or rural participants.[4] For those who mentioned this issue, it appeared to be a definite deterrent to take-up. One woman noted, *"I have to walk a mile and a half to catch a bus. I have to be home by 2:00 because my kids get out at a quarter to; they're home by 2:00, and there is nobody around there that I know that could babysit."* In her case, of course, the problem with getting around was compounded by the difficulty in finding a babysitter. In another case, a woman managed to overcome her transportation problem by moving halfway between her babysitter and her place of work, walking first to one place and then to the other. Although the process took her about an hour and a half each direction, she was reasonably happy with her arrangement.

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will need to face in the future.

[4]Ironically, it is possible that those who might have had insurmountable transportation barriers were simply not in the focus groups because they had been unable to arrange transportation to take part in the session.

Weighing the Pros and Cons

We have now heard about a number of ways in which the supplement offer appealed to these women. Working with the added income from the supplement could lead to a life that was more fulfilling than that of an Income Assistant recipient. It would mean being able to do things with and for their children that had been denied previously. For many participants, the biggest attraction was just being able to get off welfare.

On the other hand, there were aspects of accepting this offer that were discouraging, even frightening. For many, finding a job seemed an insurmountable task, especially convincing a potential employer that they were worthy of being hired, even for a low-paying job. Then, of course, there was the issue of what would happen when the three years was up. Some looked ahead with confidence, seeing opportunity in their future; some could see no other outcome but returning to Income Assistance. And then there were those who were afraid, who had problems finding child care, and who also faced an uncertain future but went ahead and took up the supplement offer, found jobs, and are now well on the road to self-sufficiency.

The next chapter focuses on the supplement recipients. It explores some of the ways in which the various factors differed for them and provides a brief glimpse of what their lives have been like since they made the decision to take up the supplement. Before finding out more about the supplement recipients, however, we will take a look at those who did not make this choice.

The Major Barriers for Non-Takers

There were several areas that seemed to present greater barriers for non-takers than for supplement recipients. Certainly, they worried more about leaving their children, and they worried more about being able to find jobs. This group also seemed to include more people for whom taking up the supplement meant having to overcome a multitude of combined barriers. These women also seemed less stigmatized by their Income Assistance status and appeared to place a lower priority on financial gain. Indeed, when non-takers thought about how their lives might have changed had they taken up the supplement, having more money was given little consideration and certainly ran second to thoughts of personal fulfillment or concerns about the impact that their working might have on their children. Before discussing why these women rejected the supplement offer, however, it is important to establish that while in some of these cases a choice was indeed made, several non-takers argued that not taking up the supplement offer was not a choice they had made but one that was made for them because of circumstances in their lives.

Poor Health

A number of non-takers cited health problems as their major barrier to taking up the supplement offer, and had disabilities or illnesses that made it virtually impossible for them to work full-time. For example, one woman had a degenerative disease that affected all the muscles in her body; another had suffered serious brain damage and physical trauma in an accident several years before, and although she managed to get around with the use of two canes, she described her mental and emotional state as being tremendously fragile and unpredictable:

My disability is such that each and every day I never know what pain level I'm going to be in—whether my daughter's going to have to help me out of bed; whether or not I can even think clearly, never mind working for somebody. I can't be consistent for myself or for my daughter. Therefore, I cannot be consistent for an employer.

Both these women had been counted as "not interested" in the project, but they said that in fact they had had no choice in the matter. As one of them said, *"My choice is, I have to depend on Social* [Income] *Assistance."* A few others had temporary or less severe medical conditions—including carpal tunnel syndrome, allergies, ovarian cysts, back problems (sometimes in tandem with being overweight), and depression—that limited the type or extent of work they could perform. In fact, while SSP was considered to have several frustrating features, as we have seen, this issue of having no choice was perhaps the only real expression of bitterness directed toward the project. It is significant that one disabled non-taker's immediate reaction to the words "Self-Sufficiency Project" was *"a project for able-bodied people."*

Bad Timing

For several non-takers, the supplement offer came at a time when they were experiencing stresses like recent marital separations or a death in the family or at a time when accidents or illnesses were using up much of their mental, physical, and emotional energy. For example, Evelyn related:

I had an opportunity for the SSP, but I was pregnant at the time, and I've been through three miscarriages, and had [problems with the pregnancy], *so I couldn't go out and work. . . . I only had one year for the SSP, and my time ran out. Now I'm ready to work, and I'm not able to now.*

Marcia thought the supplement offer was a great opportunity but said she couldn't take advantage of it at the time because of the impact that the breakup of her marriage was having on her and her teenage children: *"It was just the second summer of being separated, and so. . . . I felt like I needed to recoup and be home with my kids because I was their only parent."* [5] In another case, a woman reported that at the time of the offer, her children were in therapy, and she felt this was an inappropriate time to be away from them. Because of reasons like these, non-takers were also more likely to think that rules like the one-year window were too rigid. They felt there should be some way of making appeals for special circumstances.

Concerns Regarding the Effect on Children

Most participants, whether they became supplement recipients or not, did not like the thought of having to put their children into care, but non-takers were much more likely to say that they did not want to work full-time because they wanted to stay home with their children. Some thought it was important to be a caregiver first and breadwinner second, but others had a more emotional reaction; Janine, for example, thought of it as *"giving up my children."*

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[5]Marcia is one of those who chose education instead, returning to university to upgrade her education prior to embarking on a job search.

Some had mixed feelings. When Niki considered what her working would mean for her children, she thought, *"It might be bad in one way, but then it would be better for them in the long run"* because *"they'd appreciate you more."* And Rhonda thought that the effect on her children would depend on the kind of job she could get. If she had a job she enjoyed, or if she went to school, her relationship with her children would remain the same, but *"If I had just a labour job that frustrated me and that I had to have because I didn't have any other help, then I think I'd come home and my relationship would be disastrous with the kids."*

In fact, many parents thought problems might develop with their children. In some cases, this fear was based on previous experience. Stella remembered how difficult it had been for her and her children when she had gone to school:

> *I'd get off by 5:00, be home by 5:30, and the kids—my youngest daughter developed a real behaviour problem during that time, and they just started to be real clingy to me, because it was dark by that time and they thought I was staying out till bedtime or something. They just didn't handle it well, 'cause I was tired—not exactly as cheerful as I should have been.*

Denise had a 15-year-old son with whom she spent much time. In many ways, as she freely admits, she is making up for her own childhood, in which this kind of parental love was absent. She thought working would be detrimental to their relationship: *"I think Daniel* [her son] *would feel left out, you know."* Another mother worried that not only would she have less time with her children but they would have to deal with added housework responsibilities that would decrease their quality of life: *"They might have to drop out of the club or not be able to go to lessons—it wouldn't be all cream to get a job."* She added a thought that seemed to sum up the sentiments of a number of non-takers: *"I mean, money isn't everything. Sure it's nice, and I don't want to be on Income Assistance, but it's harder still to work or even being in school."*

Finally, as was mentioned earlier, there were a number of non-takers who voiced the concern that having extra income and then losing it after three years would be very hard on their children. Marie said,

> *Can you imagine having a whole big bunch of money for three years—and I know this because I lived common-law with someone that was making good income and I was on Social Assistance at the same time—you would not believe how hard your kids rebel when the money's gone. They don't understand why they don't have the bikes, the ghetto-blasters, why you're not living in the fancy apartment anymore. . . . And it's hard to tell your kids, "No, you can't have the clothes that you had three months ago." No, unless you've been there you don't know. . . . They resent that strongly.*

The same conclusion was reached by another woman in this group, who felt that *"they'd just get into it comfortably and it would be ripped right out from underneath them again."* A few others simply thought that if more money were available, their children would just want even more.

Discouraging Job Prospects

The lack of available jobs was a complaint voiced by all groups but, again, an area in which non-takers dominated. As one woman in St. John reported: *"If you've been looking for the past ten*

years to find something anyway, and now you've got nine months to suddenly—you know? After ten years, you're going to find something in nine months? It just didn't mean that much to me."

Further probing of this issue revealed that for perhaps half of the non-takers who cited lack of jobs as a major barrier to taking up the supplement, what they were really saying was that there were no jobs they would consider taking. As one woman said, *"Maybe the 30 hours is easy to find, but I wasn't going to take just any job."* This sentiment may have been fueled by the fact that non-takers in the focus groups were disproportionately better educated than others in the program population, but there were also many who felt that because of their limited job skills and work experience, they were unlikely to get "good jobs"—in other words, jobs that paid good wages and would lead to a career. As Randi commented, *"I don't have education or skills where I'm able to get a nice job. You know, I'm just, like,* [a] *minimum-wage type, and I feel guilty, but I don't want to do that, I cannot see myself working down at the mall for $5.50 an hour."*

Here again, we hear the assumption that at the end of the three years she is going to be right back where she started—a major concern for non-takers. And while Randi, like other non-takers, may not have seen herself as suffering from low self-esteem, the words "minimum-wage type" provide a telling self-label. Similarly, although the following comment was intended as criticism of the one-year window—a barrier raised only by non-takers—implicit in the words of this woman is a sense of predetermined failure consistent with low self-esteem:

> *I felt pressures that I had to find a career within a year. . . . and I knew darn well I wasn't going to find a career. . . . Everybody says do something that you want and that you're going to be happy with. I could not find anything, and I felt, "Gee, when's it going to happen? When am I going to get into that career that I want to do?"*

Some participants, as we have seen, felt that the one-year window wasn't long enough to accommodate any unforeseen circumstances, but most objected to it because it made them feel pressured; they were going to have to go out and find a job, and they did not feel prepared to do that. As Mandy explained, *"Most of us have not worked for many years so to run out and get a job—you have to be retrained for all this, and it definitely takes time."* These women felt that to get jobs that would make them truly self-sufficient in the long term, they needed more education and training before they embarked on a job search. It is not surprising, then, that non-takers were the most likely to suggest that SSP could be improved with the inclusion of help with job search skills, career counseling, and self-esteem, or for actual job placement, with education and on-the-job training. Without such help, some felt that running into a dead end was a certainty:

> *I thought it was a pipe dream. The money sounds wonderful, and I mean for three years it's like, I'm going to live high on the hog. And they're saying, "Go for a management job or something to better yourself in your job." And if you have grade 7 education, there's no way you're bettering yourself in your job. So three years down the road, after having all this money, you're going to go back to welfare and say, "I can't make it. Give me my welfare back."*

It is also not surprising, that when participants chose the "feeling cards" that best described the emotions they attached to finding a job, non-takers were far more likely than takers to choose words like "depressed" and "sad."

Multiple Problems

Virtually all participants were able to cite issues that discouraged them, or at least gave them pause, when it came to considering supplement take-up, but only focus groups consisting exclusively of non-takers included people who provided us with a complex list of barriers. In fact, in the following stories, it is difficult to isolate any one barrier as predominant, and sometimes, of course, it was difficult to be sure that the real reason was being mentioned or was even recognized by the participants.

Dana, who was selected for SSP shortly after the birth of her twins, suffered from arthritis, which limited the kind of work she could do. This physical limitation, however, was only one of many problems Dana faced when considering the supplement offer:

> *The twins were infants, so there is no day care out there for twins under one. You have to separate them, and then I would have to separate all three, and I was already having problems with the three-year-old, who was hitting them when they were first born, so I had a lot of that on my plate, and six months after I got it* [the supplement offer] *I was in hospital for five weeks with an intestinal problem.*

Kristen was also limited physically, but this was not her major reason for remaining on Income Assistance instead of taking up the SSP offer:

> *Mine was not enough education. I wanted to go back to school, but I also had a lot of problems with my children at the time, trying to deal with the things that they were going through, and myself, too- -a lot of emotional things. So I was trying to deal with that at the time, and I still am. . . . and trying to find day care on top of that, which is the hardest thing to do.*

Another participant has been completely blind since she was a young child, but she said it was not her disability that prevented her from taking up the supplement, but rather a combination of other factors: *"Mine was the three-year limit, and if I got off GAIN, trying to get back onto it again, plus the 30 hours a week and still having pretty much a full-time job at home, but still having to find a full-time job. . . ."*

Pam began her story by saying she needed job search skills in order to take up the supplement, and went on to recount other barriers related to child care:

> *Well, I would have loved to have* [gone to a job club], *but you have to go to the meetings, and to go to the meetings you have to have a sitter, and for two very young children there's not too many. . . . I mean, I have my mother, but she works full-time, and so I have to schedule around my boyfriend's work, which is almost impossible to do, or pay. . . an hour some people charge to watch two young children.*

Further probing on this issue revealed that she was also reluctant to search out alternate child care because of the trust issue: *"I wouldn't let just anybody; I wouldn't let friends watch my kids. It either has to be my mother, my stepmother, or Bill* [the father], *that's it, nobody else is allowed."*

Finally, although Sharlene's story began by addressing the issue of child care, it very quickly became clear that child care was only one of myriad personal problems, including having a severely disabled child, transportation problems, lack of education, and ultimately, frustration at missing out on the supplement because of her inability to solve her problems within the one-year window:

> *In order to find a job, you've got to have a babysitter, you have to have the money to get you back and forth to town. I mean, I'm 45 minutes away from there, so transportation is really the worst situation. So anyways, like also, there's the other one where I have* [a child with] *a severe handicap. Nobody wants to babysit a severe handicap . . . So I figure, okay, what I'll do is, I'll move to town. Still, I couldn't find a day care to take him . . . So finally I thought, I'll put him into a part-time custody agreement . . . maybe I can get myself ahead this way. So I did that, and then I knew I needed the education. I got myself in school, and it* [the one-year window] *finished.*

Despite the problems listed here, most of these women had been interested in taking up the supplement offer. In fact, non-takers were even more likely than takers to see SSP as a route to independence and to feeling better about themselves generally. They were also proportionately more likely to describe SSP as a helping hand. It must be remembered, however, that these same women also gave evidence of having stronger ties to their Income Assistance status. While they might rail against the system, they were more likely than takers to see its positive aspects, particularly the fact that it holds few unwelcome surprises for them. It is, at least, "the devil they know." Given their real and perceived barriers, it is unlikely that these women would be able to take the steps necessary to qualify for the supplement without significant amounts of support. They would need someone to show them how to navigate through a maze of problems, no one of which might be enough to stop them but which cumulatively become insurmountable.

CHAPTER 4

Taking Up the Supplement Offer

The discussion now turns to the women who followed through with the supplement offer. Was there something about them and about their lives that helped them to do so? Did they face fewer barriers? Baseline survey evidence shows that they were about the same age as the non-takers, no better educated, and no less likely to have preschool-age children. But perhaps they viewed the world from a different perspective, or perhaps the offer just came at a more opportune time in their lives. This chapter looks at the takers—at their priorities, at the way they handled their barriers, and at what their lives have been like working and living with the supplement.

Characteristics of the Takers

The first thing that must be noted is that takers expressed many of the same concerns about taking up the supplement offer as did non-takers. Like non-takers, they worried about putting their children in care, about finding jobs, and about what might happen at the end of the three years of supplement receipt. Some of them also had health problems, and some had been discouraged from taking up the offer by friends (including boyfriends) and by their own children. While it is possible that, on a case-by-case basis, the severity of these problems was greater for non-takers than for takers (for instance, only non-takers included participants with severe physical disabilities), the results of the group discussions suggest that overall, when takers looked at the obstacles in their path, they tended to diminish the importance of the obstacles relative to the potential reward ahead, and their determination to overcome obstacles surpassed that of non-takers.

Take, for instance, the issue of finding jobs. Participants in all groups talked about the difficulty of finding jobs in the current job market, particularly those that paid above minimum wage, but takers seemed less likely to view this difficulty as an insurmountable barrier. In addition, a few takers expressed regret that they were unable to fit educational upgrading into their one-year window, but the one-year window was not raised as a significant barrier by takers to the degree that it was by non-takers. Similarly, takers and non-takers both said they disliked the three-year time limit for supplement receipt, but takers were much less likely to cite the three-year limit as an actual barrier to take-up.

Comments offered in the groups suggested that at least part of the reason that takers overcame these potential barriers was because they were more able to see the prospect for a transition from menial to meaningful work. For instance, where a feature of non-takers was their inability to get beyond fear of the "cliff," several takers who also shared this fear were working out ways to avoid falling off. Among the latter were Doris, who had worked out what her income would be at the end of three years, given a starting salary of $6.62 per hour and an incremental raise every 800 hours, and Lenore, who had no work experience and little education but figured that *"because there's no way you want to pass it up,"* she could go to night school to increase her chances for success.

In fact, takers provided so many stories of this sort that it would seem that pure determination

or will played a strong role in differentiating those who took up the supplement from those who actually chose not to do so. For instance, Heather, a young mother of two boys under the age of five, decided to take up the supplement offer over the protests of a boyfriend who, she said, *"didn't believe that I was going to get this extra money."* According to Heather, although her boyfriend tried to discourage her from taking up the supplement offer, *"he didn't stop me,"* because *"I was determined."* She said that her boyfriend continued to resist her ambitions after she began working and that he became increasingly jealous of her success and resentful of the time she spent away from him. Ultimately, she realized how emotionally abusive the relationship was, and she ended it. Heather added that her current partner was not threatened by her financial independence, her involvement in night-school accounting courses, nor her self-confidence. Heather's story vividly illustrates the kind of determination described in the last chapter in the accounts of women who had overcome problems with their health, with finding child care or, in the case of the woman who moved halfway between her babysitter and her place of work, with transportation.

Overall, takers related more instances of active encouragement from friends and from their children than instances of discouragement. Nevertheless, takers commonly argued that they needed little encouragement for their decision. They said, rather, *"There was no reason not to"* and *"I would've kicked myself in the arse if I didn't do it"* and *"It would be a stupid thing to miss."* As one woman said, *"Just the thought alone that there would be enough money to buy as much milk as he* [her son] *wanted"* was enough encouragement. Another woman, asked if she received encouragement, said, *"Yes, I was all for it."* Perhaps even more telling of takers' internal motivation was the emphatic response given by one group. When asked whether there was anything or anybody that might have *kept* them from taking up the offer, they gave a resounding *"NO!"*

Finally, although the concept of work as a worthwhile endeavour emerged as an internalized value across all groups, takers seemed to attach more positive feelings to work. They said things like, *"I wouldn't want to not work"* and *"I loved working."* One woman even said, *"I'm so aggressive, I can't help liking it!"* Another said, *"I was really happy when I was working. I was losing weight and I was really comfortable about myself."* Non-takers' comments tended to be more distanced; typical of their descriptions was one woman's contention that SSP was there to *"help people get a job and make a better living for themselves."* In fact, only one non-taker associated the word "job" with being happy, and in this case it wasn't the thought of work per se that made her happy, but rather the idea that employment would allow her to *"get out there"* into the world outside her home. The results of the feeling-card exercise also revealed that takers and non-takers attach different emotions to working. Whereas three-fifths of the "happy" and "excited" cards deposited in the "taking up the supplement" envelope came from takers, almost three-quarters of the "sad" and "depressed" cards in the "getting a job" envelope came from non-takers.[1] It must also be remembered that in their immediate reactions to the words "Income Assistance," takers, far more than non-takers, demonstrated a strong distaste for the stigma attached to being an Income Assistance recipient and that takers were more likely to focus on aspects of material gain when they thought about what they liked about SSP.

Having now explored some of the factors that seem to have contributed to the takers' decision

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[1]These results are calculated on the basis of proportion of total cards for each emotion group (123 for happy/excited; 26 for sad/depressed) but have been weighted to balance out the uneven distribution of takers versus non-takers (55 percent versus 45 percent respectively).

to take up the supplement offer, we will now look at what life was like for them once they had made that decision.

Getting Started

For those who chose to take up the supplement offer, some practical steps remained before they could begin receiving the supplement: They needed to find someone to look after their children, and they needed to find a full-time job, or at least enough work to make up 30 hours a week. What was the most difficult thing about finding child care? And was it difficult to find a job? Generally speaking, finding child care per se was not an issue; finding a job, at least finding a "good job," was.

Finding Child Care

Child care was naturally not an issue for single parents with older children. Of those who did need to find child care, most had opted for private care; the others had placed their children in day-care centres. And despite a few problems here and there, most participants were reasonably happy with the child-care arrangements they had found.

Generally speaking, although a few mentioned cost as an issue, finding affordable child care was not expressed as a major problem for the single parents who took up the supplement. Several of the women lived in small communities where babysitters were hard to find, and in at least one case, having a child under the age of three made finding child care more difficult. In this case however, the woman persevered in her search, because, she said: *"Me knowing that this is an opportunity that I just cannot let go of, it was important for me to find adequate day care and make do with the consequences."* Two problems, however, were considered worthy of mention: finding a trustworthy caregiver and finding child care during unusual working hours.

The primary concern of all the parents searching for child care was to find someone who was trustworthy. Lenore described why this was so important to her: *"You're trusting them with* your *life, your children's lives; it's not a very easy thing to do."* Brenda spoke of the most difficult thing about finding a caregiver: *"Finding out who the person is, if you can trust them."* She added, *"Okay, you can get a good sitter and everything, but if all they do is sit around the house all day, no way, I want him to go to the park, I want someone to be able to care for and nurture him while I'm not there."*

For parents like Wanda, who had had a bad experience with a caregiver, finding a trustworthy caregiver was especially difficult. When Wanda first got her job and took up the supplement, she left her one-year-old daughter with a woman who had been her best friend since elementary school. Much to her horror, she discovered after several months that her friend had been physically abusing her child. Wanda ultimately found another caregiver whom she trusted, but not until she had gone through considerable personal conflict about whether to take another chance and place her daughter in someone else's care again. She said, *"I didn't know how I could trust someone again. . . . If you can't trust your friend, how can you trust a stranger?"*

For several supplement recipients, working at night or having unstable work schedules presented special difficulties. When Annette was working, she switched back and forth between the night and day shifts and consequently never found a stable child-care arrangement:

I don't drive, I'm scared to death to drive. It [was] *difficult to get your kids up, get their stuff together. . . . If I had to work a morning shift where I had to be there at 7 o'clock, I had to get the people who worked the midnight shift to work an extra hour for me because the day care didn't open until 7:30. . . . And Monday nights it was crazy because they'd just got back from their Dad's and were tired, so Monday morning was just like unreal trying to get them up, get them to the day care, which is up the street, and then get to work, and then get home, cook supper. . . . I had no time. . . . and the time I was by myself I just sat there and cried.*

Annette's story dramatically illustrates the fact that problems are often interlinked. Without a stable and secure child-care arrangement, other issues of stress and exhaustion become magnified.

Finding a Job

Asked whether they found it difficult to get a job, takers gave a mixed response. Regardless of geographic location, some in each group replied no, while others said yes. Most participants agreed that it was easy to get *"just any job"* but difficult to get *"a career job."* As one woman said, *"I looked and looked, and I'm underqualified for most jobs out there that pay over $7 per hour. It's all I could get."* New Brunswick participants said it was difficult to find any job, even part-time work.

Several of the participants who were determined to take up the offer described how they had initially searched for a job *"with a future,"* but had ended up taking a job that was less desirable. Dana said that because her window was running out she was *"ready to take anything,"* and Pam told us she also settled *"for what you can get"* after trying for several months to find a job *"where you can get steps up so that you'll be making more money by the time SSP runs out."* Typical of these jobs was the one Kathleen found working at a gas station for $6 an hour. She said, *"I took it just so I could get the supplement while I looked for a better job."* Kathleen reported that she worked at this job for two and a half weeks until she found a better job.

As has been shown, takers' stories often demonstrated determination. Eleanor's solution to her situation—living in a small community without adequate transportation—serves as another example:

The scarcity of jobs in [my area] *is unbelievable. And without transportation it makes it even worse. So when this project came up, I had to talk somebody at a car lot into giving me a car on credit, which they did, luckily, and then I had to actually almost force someone to give me a contract to work; they weren't really interested in hiring someone.*

This determination is also evident in the steps taken by several women whose low level of skills or education placed them in danger of falling off the "cliff" when their three-year supplement receipt ended. Comments from a number of these parents illustrate their plans to rely on job experience and/or further education to assure them long-term self-sufficiency. As one woman said, *"I'm going to better myself now while I have the money coming in."* And certainly the fear of returning to Income Assistance was acting as strong motivation for this woman:

I'm going to night school and just about completed my high school. Then I plan on going to college. So this project really made me grow up. What am I going to do after this project, go back on welfare? No way—you don't want to end up at the end

of three years at a $5 an hour job and have to go back on welfare.

Similarly, another woman told us she was planning to *"make it* [taking up the supplement offer] *realistic"* by taking courses to upgrade her skill in management, her previous area of work. She added, *"And I'm never going to go on that assistance again, because I want my mind to be made up."*

"Good" Jobs and "Bad" Jobs

Most of the participants who were working had entry level jobs. They were cashiers, waitresses, and store clerks. They worked at McDonald's, at Tim Horton's, at gas stations, fast-food chicken outlets, and pizza places. They were chambermaids and telemarketers. Many did shift work, and several held more than one part-time job in order to make up their 30 hours.[2] Very few worked in what would be considered white collar jobs, although some held secretarial jobs. Most had a low level of education; only half had completed grade 12, and those with a university education could be counted on the fingers of one hand. How then did they like their jobs? Did they think they were good jobs?

These days most people tend to view as good jobs those that are knowledge- and/or technology-based, because they offer more in the way of future employment opportunities. Bad jobs are generally seen as those that require few skills and offer little in the way of security, pay, or benefits. Under this latter definition, most of the jobs available to the women in our groups would be considered bad jobs, but this was not the measuring stick used by most SSP recipients.

For these workers, good jobs were jobs that paid a sufficient wage, which they normally defined as more than minimum wage. Even low-paying jobs were considered good if they showed some potential for pay raises or for advancement within the company or if they provided on-the-job training. A job was very good if it also offered medical and dental benefits. Bad jobs were those in which there seemed no hope for improvement by the time the supplement ran out. They were also jobs in which employees felt exploited or worthless. Finally, there were the jobs looked upon as "only jobs" rather than as "career jobs." All the participants would have agreed that Belinda's job working in a toothpick factory for minimum wage was a bad job.

Most takers, whether or not they were currently employed, thought of their jobs as good jobs and were quick to voice their enthusiasm for them. They said things like *"I love my job"* and "[it's] *terrific!"* Reasons for their enthusiasm varied. Some liked their jobs because the hours were good, so that they could work during times when sitters were available. For example, although Grace later left her job as a cook for medical reasons, she said it was a good job because *"the hours were good and I was home all night with the kids."* Kathleen liked working for a fried chicken franchise precisely because they paid health benefits, a real plus with participants. For instance, when Sarah mentioned that she had a job with medical and dental benefits, everyone else in the group applauded. For these women, having medical and dental benefits definitely made Sarah's job a good job.

Finally, there were those who liked their jobs not so much because of the work itself but rather

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[2]For instance, one woman reported that she worked four part-time jobs ranging from office work to dishwashing at a restaurant.

because of the sense of independence they associated with it. Rebecca said,

> *I only worked at a pizza place. It wasn't what I wanted, but I thought, "Well, at least it's a job, and I'm not sitting back. I'm out working." I'd work as many hours as I could. The manager would take time off, so I'd work a double shift until three o'clock in the morning, so I'd cover my shift as well as cover his.*

Nevertheless, jobs that were described in positive turns were also sometimes described as being "dead-end," the complaint normally reserved for "bad jobs." This was true of one group in British Columbia, who all exclaimed *"dead-end"* when asked to describe the jobs they held (later explaining that the pay was too low or they felt they had no future there). For instance, Heather said of her job as a waitress, *"It's all right, but you're just there. There's no improvement, no advancement."*

Several participants, especially those in New Brunswick, where the minimum wage is lower than in British Columbia, talked about working at jobs where they were earning $5 or $6 an hour, which many single parents described as "pathetic." Some, like Belinda, had left these jobs and were unemployed, often returning to Income Assistance. Others, like Pam, were still working in these low-paying jobs. Whether they were still working, currently unemployed, or had returned to Income Assistance, these women said they wanted something that would pay more than the minimum wage. When asked if she had anything particular in mind, Edith said, *"Just anything that pays at least $2 more than $6. . . .* [because] *right now I'm making $6."* Another woman said, *"I find myself thinking, even now, to look for something that's higher-paying. I always look at the employment* [section] *in the paper—like, what's there. I mean, it's all right what I'm doing, but. . . . "* And, of course, there's the issue of wanting to live above subsistence when the extra money from the government is no longer coming in. As Linda says, *"Hopefully in three years I'll find something making more money, because the supplement's not going to last forever and I certainly can't live on $700—well, I suppose I could, but after being used to having extra money for three years, you're going to want something better."*

Many of the women also talked of ambitions beyond just having more money. As Elaine said, *"I want to work for the rest of my life, but the work—the initiative—I want to go further. I want to improve."* Elaine was currently an assistant manager of a diner she began working in when she took up the supplement. Her ambition was shared by other participants who, whether they were currently working or had left jobs and were looking for others, said they'd *"like to do better for sure."* For women like Elaine, this meant *"finding another job. Like getting experience in one job and going on to find something better."* In some cases, however, participants held little hope of improvement without a measurable change in their skill and/or education level. As Heather said, *"I'm not qualified to do anything."* Without further education, she said, *"I'm going to be a waitress, or a coat girl."* As we have seen, some of the takers had already taken steps to obtain educational upgrading at the time the groups were held in the fall of 1994. Further research will explore the extent to which these efforts have contributed to the economic self-sufficiency of the women concerned.

How SSP Changes Lives

Those who had taken up the supplement were asked a number of questions having to do with the effects that working and receiving the supplement had had on their lives, including their relationships to the world around them. They were asked to reflect on any changes experienced in

their home lives, and in their relationships with their children, friends, and family, and if relevant, in their love lives. If pure volume of response can be taken as an indicator of effect, it appears that change was most noticeable in terms of material gain and in parent/child relations. To a lesser extent it was also seen in the area of personal fulfillment and in relations with others, including intimate others.

Material Gain

Participants talked about buying cars and clothes, about moving into better neighbourhoods, and about paying off debts. Overall, they indicated that their standard of living had gone up. In some cases, like Tanya's, the change was radical:

> *Like, I went from your basic run-down apartment to hardwood floors, fireplace, security lock. . . . My daughter's and my whole standard of living went up. . . . You started dressing differently; you started eating—like you could go to the grocery store and say you want this type of cereal, fine, you want two boxes of it.*

For Mary, material improvement had been less radical but nevertheless significant: *"With the supplement, you can look at the gas and say, 'Oh, I can make a little detour before going to work,' and I'd still be able to afford to go to work the next day."* She explained that when she had worked before receiving the supplement, she had been able to afford only enough gas to get her to work and back. Several participants said they had bought cars, and a few had been able to make the shift from renting to owning their homes, although in one case what made the difference was that the woman was now living with her fiance and there were two incomes in the household. One woman announced happily, *"By next November, I'll have $15,000 to put down on a house. A house, house, house!"* Some participants talked about finally being able to save money: *"I didn't used to save before, and now it's like I'm into money."* For others, extra expenses such as medical and dental bills made saving unfeasible.

When the women talked about having more money, at least half of their comments had to do with being able to offer their children things that had been denied when the family had had to rely on Income Assistance. Often these were simple items, things middle- and upper-income parents would consider minor expenses. For instance, one mother expressed relief that she could now take her children to McDonald's. Another mother, no longer working, remembered that she had liked being able to *"take the kids out for supper some nights. Or just do something with them, like take them bowling or have an evening that you didn't feel guilty about spending the money because, like, maybe you wouldn't have enough to pay your bills."* Similarly, Cindy said working and receiving the supplement had meant she could do "*the things that cost money. Like go to the theatre for a movie on Saturday and buy popcorn. . . . Go to Science World, take the skytrain, and stuff like that."* And Rennie said she had been able to do more *"quality things with them, like take them camping,"* an activity that had been unaffordable on an Income Assistance income. A number of parents commented that being able to do these things for their children relieved the guilt they had felt at always having to say no to their children—a guilt that Leila, who was no longer employed, was experiencing once again. She explained,

> *There's groups that their friends are in, and they want to go to Brownies and other stuff, and you just don't have the money to send them. But then, when you were on the supplement, you had that extra money. . . . Like, they don't understand money*

things. They're looking at you as if to say "You're mean" type of thing.

Often denial meant not just saying no to Brownies and activities of that nature, but saying no to fundamental things: *"With the supplement, you've got the money there if you run out of milk during the week or towards the end of the month, so you don't have to say, 'Well, no milk tonight. Sorry, kids.'"* Heather summed up these feelings when she reported, *"My daughter said, 'You know, I hate your favourite line.' I said, 'What is it?' 'It's always "someday".'"*

The Impact on Children and Relationships with Children

Not surprisingly, when these parents thought about how their lives had changed, many considered the impacts on their children and on their relationships with their children. About half such comments mentioned positive change. Leah said her relationship with her children was *"the best it has been in years."* Loretta said simply, *"My kids are happy"* not only because of the financial benefits but also because life was more stable: *"Before, I was always worried about where my next dollar was coming from."* Candace reported, *"The kids feel better that I'm working, even though it's hard."* Her children were old enough that they did not need a sitter, and since she got home from work about the same time they got home from school, they did not really miss her. They want her to work, she said: *"If in the morning I'm just trying to sneak 10 more minutes* [of sleep], *my daughter is at the door, 'Mom, you're going to be late. Get up.'"* A few parents said their children interacted with them more. As Grace explained, *"My son appreciates me more. He can't wait for me to get home. We do more things on the weekends—like that's the only time I really see him, because now he's in school. I look forward to seeing him, and he looks forward to seeing me."*

For one participant, working and being on the supplement has made an enormous difference in her relationship with her 17-year-old daughter: *"Money is her biggest issue. So she looked better towards me as a person too. She treated me better."* When she was asked how her daughter treated her better, she said that before she started working she had had little influence with her daughter. Attempts to make her go to school, for instance, were met with comments like *"Well, what the hell for? What are you doing?"* According to this woman, her daughter now sees that her mother is *"out there doing something"* and has been more willing to take on her own challenges.

However, only half the comments were positive. There were also parents who worried that they did not spend as much time with their children or that their children were becoming too materialistic or *"money hungry."* One mother said, *"Mine are only five and three, and they're doing this already."* She explained, *"One job I get paid weekly and the other is bi-weekly, and they know my paydays for weekly, and they know my paydays for bi-weekly, and they know the supplement payday. And they're right there waiting for their shoes or their clothes or whatever."*

Parents talked about missing their children and about how their children missed them. They worried that they no longer had enough time for their children and that what time they had was not quality time because they were so overtired. Molly said that her child would love to fill out a complaint form about the SSP program:

> *She would verbally vocalize how negative it is and how many hours I'm away from her and how unfair it is. It's not that I go on and on about it, but I work so hard, and she*

knows I have really bad legs, and sometimes I can hardly walk after work, and she sees that.

Asked if she had thoughts about quitting her job, Molly said she had come near to quitting several times—a feeling so strong that she had considered going back on Income Assistance.

For similar reasons, Wanda did eventually leave her job, despite the fact that she liked it:

I found I had less time with my kids, less time for my house, less time for me. A lot of running out of time. There was never enough hours in the day. You went to work, you came home, you did the dishes, you did dinner, you dealt with the kids. Basically, I felt really overworked.

Some participants not only worried that they had less time with their children but also felt bad about leaving them in day care or with a sitter. They said that their children still cried when they were left. One mother said, *"He'll say, 'Mommy, don't buy me treats. I'll be a good boy. Let's go home today.'"* As this mother said, it gives her *"a big guilt trip."* By contrast, Bernice thought that the experience of being in day care had been a positive one for her son. She said that he had become more independent:

When I started work he was so babyish then. In just a few months, he's just a completely different little boy now. He's very grown up. I wondered, what was I doing wrong before? [Bernice and the group laugh.] *He was taught a lot of things that didn't even cross my mind to teach him.*

The fact that the same experience—in this case, day care—can lead to two very different reactions suggests that there are factors other than the experience itself that influence the outcome.

Relationships with Friends and Family

Many working participants experienced adjustments in their social lives when they began working, often the loss of old friendships. For instance, one woman said, *"Some* [old friends] *don't talk to me anymore."* When asked why, she said, *"Well, I was always there to do things for them, and now I'm not."* In other cases, work interfered with being able to cultivate existing friendships. As Julie said, *"My social life went down the tubes. You're working all the time."* Shift work had created havoc with another woman's social life: *"I find that my friends—and the close friends and my relatives—well, they don't come around anymore because they know that on their time off, it's my time to be working."*

Pam lost a friend—another Income Assistance recipient—because her friend resented the fact that she had not been chosen for the SSP program while Pam had been. *"She was right ticked off because she figured herself to be in a much worse situation than me, and she thought, why did she get rejected and I got it?"* And while several women mentioned the trade-off of being able to meet new friends at work, they noted that this was not always easy, because these single parents were entering a social world where being on Income Assistance was not a commonly shared reality:

It was bad at first, because when you're on welfare that's the kind of friends you tend to have, because the other people looked to you differently and talked about you differently. You felt lower than them, because they were sitting there talking about what they had, what you didn't have.

For some other takers, being released from the welfare stigma had been liberating in terms of making new friends: *"You're not scared to make new friends. Like it's easier, you're not on assistance."* When asked why this made it easier, this person said, *"Oh, I don't know. They might find out that you were on welfare. People think less of you."*

However, making new friends at work did not seem to have translated into an active social life in the evening. A number of participants said that the amount of time they spent working left them no time for a social life. And when asked if they'd noticed any change in their love lives, most participants just laughed. As one woman said, *"You work six nights a week, you have no time for boyfriends."* But there were exceptions: At least four women announced that their lives now included a live-in partner; in three of those cases, the women had either been married since taking up the supplement or were about to get married. Lenore said she would not even have met her future husband if she had not taken the supplement offer. A man she had previously known heard that she was working at her current job *"and he brought me in a bunch of flowers and wouldn't take no for an answer."*

Personal Change

Many women thought of ways in which working and receiving the supplement had had an impact on their personal outlook and development. They felt that they were more in control of events in their lives and more satisfied with the outcome. For instance, Bernice said her self-confidence had grown. *"I just feel like I'm not collecting a welfare cheque. When I go into the bank, I don't mind people seeing this isn't a welfare cheque; it's a real cheque! It's kind of like you're special."* Corinne, a very lively and outgoing participant, said, *"I have a personality now. I didn't have one when I was on welfare."* When the group laughed at this thought, Corinne said, *"I know, I know. But everybody's asking me, 'Like, what happened to you in the last two years?' I didn't used to say a word. Oh, I wouldn't come out to something like this—there's no way!"*

Others indicated they had gained an increased sense of personal efficacy. Sarah said she was able to leave an abusive relationship. Before taking up the supplement, she had had to rely on this boyfriend to help pay her rent. She said that the extra money that came with the SSP *"gave me more courage financially to get out"* but added, *"I give myself a lot of credit for that."* Leah too left an abusive relationship:

When I started working, my ex-boyfriend was very jealous. I wasn't spending enough time with him; I was meeting new people. He would continuously show up at my work and just emotionally upset me, and the relationship is now over. . . . Before, if I wasn't working, I would have probably tried to smooth things over and make him happy, but when I started working, my self-esteem went up and what not, and it was 'If you can't adjust with me, then I'll see you later.' And I'm in another relationship now. And it's really good, it's nice.

Others gained personal peace. For Evelyn, if there was a change in her life it was that *"now I can probably go to bed with a good mind. Now I've got it all sorted, which money goes where. . . . At night I can just sit and watch TV and . . . there's nothing on your shoulder."* Mandy, who was no longer working, said:

> *I felt more happy, outgoing. I felt better about myself and about other people. I wasn't barking at them anymore. I felt I could get up in the morning and go to work and feel good about it, instead of getting up in the morning and feeling, "Well, why am I getting up, anyway? What is there to get up for?*

Finally, Belinda, who had spent many years as an Income Assistance recipient, said: *"You have the options now; you can exercise your own control."* Belinda's new autonomy did not come from material gain; she said that she had always had a car and owned a home but that her life changed *"for the simple reason I did things for myself. I don't look bad about myself anymore."* And she had finally come to terms with her years as an Income Assistance recipient—years in which she did not even tell her children that the money coming in monthly was from Income Assistance; she told them it was from their father. But Belinda defended her decision to keep her family on Income Assistance: *"I did the best I could under the circumstances. . . . I was glad I was home with my children because I think they're better people. My 18-year-old has three jobs; my 15-year-old is going to start work in the summer. I was there for them. I made them confident."* And aware of her poverty and position in life, Belinda said she always told her children, *"I don't want you to be where I'm at. I don't want this to happen to you."* She had *"no regrets"* that she stayed on welfare, because *"When I listen to how hard they have it on minimum wage, I was lucky. Because when my kids were sick, there was medicine for them."*

While participants were able to recount many positive personal experiences, not all change related to supplement status was counted as beneficial. Several mentioned that they found it difficult to shoulder the triple role of provider, caregiver, and homemaker. They said they found they were *"just really busy"* and that they didn't have time anymore for personal pleasures, including pleasures with their children. Annette's story serves as a dramatic illustration of this issue:

> *When I first started working, I couldn't afford day care right away, so I worked from 11 at night until 7 in the morning, and then when I went home, my mom went to work. . . . I stayed up until 1:00 . . . when she came home. . . . I slept for a few hours, then got up and made supper and bathed the kids and went back and laid down, then went back to work. I did this seven days a week, because I hadn't worked for a while and I felt like this is what I have to do to keep this job.*

Most of the women who took up the supplement are still active participants in the program—in other words, they're still working. These have been labeled the takers. Some of the program participants, however, are no longer working; for whatever reason, they have left the jobs they first took in order to qualify, and at the time they took part in the focus groups, were still unemployed or had returned to Income Assistance. These women have been called the leavers. Although the number of participants in our groups who can be defined as leavers is too small to give much directional weight to differences observed between them and other participants, the leavers did provide evidence of having some defining characteristics that set them apart from either the takers or the non-takers. The remainder of this chapter will explore those differences.

The Leavers and Why They Left

The leavers stood out from the other groups in their association of Income Assistance with disempowerment and their frustration with the Income Assistance system. Similarly, they were even more likely than takers to associate SSP with independence. These sentiments were undoubtedly influenced by the fact that leavers have had a taste of independence and control and, for whatever reason, had had to forfeit it. It is telling that when they talked about the impact the supplement had had on their lives, leavers focused on aspects of personal change; they gave much less importance to the material benefits they had enjoyed. In fact, like non-takers, leavers appeared to attach very little value to having more money per se and virtually excluded financial achievement as a future goal.

Again, the numbers are small (perhaps 22 in all), and these indications of attitudinal difference will require further investigation. Perhaps a more instructive approach to understanding the leavers is to look at the reasons they gave for leaving the jobs they took in order to qualify for the supplement.

When leavers talked about why they had left their jobs, the most common complaints made reference to working conditions or problems with bosses, but there were also women who had taken *"just any old job"* in order to qualify for the supplement and then became discouraged with that job. A few left because they were unable to arrange satisfactory day care. Finally, there were a few women who left their jobs because of poor health—through accident, disease, or as a by-product of the occupational environment.

Poor Health

Two women who took part in a leavers' group had worked for the same chemical plant, and both had developed health problems. In a few other cases, health problems cited were more emotional or psychological in nature. Kristen, for example, who said she *"just"* worked at a restaurant although she had been hired on as management and made above minimum wage, explained,

> *I had so many responsibilities, and I had so many problems at home—like, the seventh month I was working, a lot of things that would blow your mind just happened. At that time I was getting really sick, and like I said I was hospitalized before, so I was getting really depressed and bummed out again. And I'd go to work and I couldn't tell the girls what to do.*

Kristen's boss was understanding and gave her sick leave rather than firing her.

Problems with Child Care

Ruth could not find anyone to mind her child at night so that she could work as a hostess at a restaurant. Similarly, Annette worked very long hours in her job at a fast-food outlet: *"I had worked 55 hours a week for seven months. . . . I'd work three or four shifts if I had to."* Child care had not been an issue at first because her mother had been able to baby-sit, but when her mother moved away, Annette had to cut her hours back: *"And then it got a lot harder and then I lost my job. My boss just got fed up, and I got fired."*

Not Just "Any Old Job" Will Do

One woman who was typical of those who had taken *"any old job"* in order to get the supplement had ended up working in a factory and earning minimum wage. She said, however, that the pay was not a problem because she was getting the supplement. In addition, other factors in her life supported her decision to return to work. The problem, according to her, was that the job was so mindless it could be done by a "baby" or a "monkey." Ultimately, she decided it was not worthwhile to continue in this job nor, it would seem, in any job that held no more promise than this one:

> *Okay, I can work for $6 or $7 an hour. My daughter is 10 years old now; I can get a babysitter—great. But the jobs I could get! I was working in a toothpick factory; I made toothpicks all day. And I thought, "Gee, I could have this money for three years, but I have to sit here and do* this?!

At the time of the focus group, this woman was pregnant, a circumstance that, in her mind, solved her current financial problems: *"Well, they can't boot me off welfare—I'm pregnant."*

Rennie's problem was slightly different. She had been working in a day-care centre—a high-stress situation—but she had liked this job. For one thing, it had allowed her to bring her daughter to work. After working there for six years, however,[3] she was "*burned out.*" She added that the job paid only $5 an hour, *"and I just couldn't make ends meet"* even with the supplement (she had had extra medical costs for her child). Moreover, she was looking to the future:

> *I left simply because I want to get into a job where I'm making more money, because when I'm cut off of this, I don't want to depend on—like, I want to be able to know that when this project's over, I'm still going to make enough money to cover my sitter and, like, if I don't have benefits or anything . . . so I'm trying to look ahead.*

She is currently looking for another job that offers more pay.

The sentiments of those two women were shared by several others whose jobs appeared to offer few prospects. While some were in the process of looking for jobs that offered better pay, a small number of other leavers had quite purposely begun working in order to open the three-year window and then had left to go to school.

Problems at Work

A number of leavers said they had left their jobs because of insensitive company policies, problems with bosses or other employees, or poor working conditions. Cindy was representative of those with relational complaints. She said that the company she had worked for was insensitive in its treatment of employees: *"Only a half hour for lunch, and you were on your feet steady, and then*

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[3]In some cases, women who became supplement recipients had already been working or volunteering in jobs and had been able to increase their hours or get staff jobs in order to qualify for the supplement. This would appear to have been the case with Rennie.

they'd turn around and take that off your paycheck." Sally, who had a job as a retail clerk at a department store, said she left because of a conflict with the manager. Tanya called in sick and the boss fired her. Vanessa also ran into problems with her boss. As she described the job, *"All I was doing was telemarketing, doing market studies and surveys* [but] *it was really fun and I really enjoyed it."* The job began to sour when *"it got to the point where I was being degraded because I was a woman."* She said that her male boss tended to give preferential treatment to the male telemarketers and to be inflexible about her parenting demands. The situation came to a head when he became very angry with her one day when she asked to leave work because her children's day-care center had told her that her children were sick. She was fired.

In some cases, the problem was with another employee. Erin, who worked at a doughnut shop because *"it was just what I could get,"* left because of a conflict with a co-worker: *"I would rather have not quit that one before I found another job, but I was getting stressed out. It was either leave my job or get charged with assault."* Although Lenore's employers said they let her go because she *"wasn't fast enough,"* she felt that the real reason was the problem she was having with another employee. Lenore reported that she had not found another job; because the company had insisted on writing "fired" on her dismissal slip, saying that otherwise they would be unable to hire another person, it had been difficult for her to get another job and impossible to collect unemployment insurance.

Several women complained of unfair work conditions. Sarah, for instance, found her job in a dress shop *"depressing."* The pay was only $6.25 an hour, and staff members were given only 20 minutes for lunch. *"I was rebellious. Another girl worked there for 20 years, and I just said, 'I like to eat.'"* Overall, she felt she was not treated well, and she was expected to work long hours, including weekends. When the store owners decided to stay open on Sundays, Sarah decided it was time to leave. When asked why she had taken that job, she said, *"Because I wanted to get in the Self-Sufficient* [sic] *and there was nothing else."* Dana also felt that her employers *"wanted so much more than I could give."* With just one day in which to find work before the supplement offer ran out, she had taken a job as a chambermaid in a hotel. *"And they wanted you to clean 14, 15 rooms a day. I just found it too* [hard] *physically—I lost so much weight."*

Finally, although they did not say so directly, some leavers may have experienced a letdown between expectations and reality. For instance, leavers were more likely than takers to say that they had found less time for themselves and their children. If they had also discovered that the financial gain was not as large as they had hoped, the disappointment might have shifted the balance in favour of Income Assistance. The leavers' story isn't finished, however. Future research on this special group of takers will include further exploration of perceptions gleaned from this round of focus groups and will reveal whether those who were leavers in this round remain leavers in the next.

CHAPTER 5

Looking to the Future

The preceding chapters have introduced the women who took part in the focus groups. We have heard their feelings about living on Income Assistance, about working, and about working when they can earn more than a subsistence living. We have heard why some of them jumped at the chance to gain the income supplement, why others were reluctant to take up the offer, and why still others felt that accepting the supplement was out of the question, at least at this time. Finally, we have gained an idea of what their lives are like for them now.

Those who are working are generally enjoying more material satisfaction; they are feeling good because they can buy things for their children and can afford to do more things with them than they could before. But many are also experiencing guilt and worry because they are no longer spending as much time with their children. Those who remain at home are relieved of that particular guilt and worry, but they in turn regret that they must often deny their children the extras that other children have. Those who are working now feel better about themselves; they have a sense of independence and greater control of their lives. Those who remain on Income Assistance would like to have more control and would especially like to be free of their dependence upon welfare, but either they feel they have no choice in the matter or they are unwilling to sacrifice these personal goals in exchange for the guaranteed security and benefits of Income Assistance.

It must be remembered that the women spoke of their experiences on one single occasion, so that the focus groups recorded only snapshots of their lives. For many of them, what was true in September 1994 may no longer be true. Some who were then Income Assistance recipients and no longer qualified for the program may have found a way to leave Income Assistance on their own and may now be working. Some who were no longer employed then could be working again. Some who were working then might be unemployed or back on Income Assistance or going to school. Keeping track of what happens to these women is very much a focus of SSP, and future research will provide a longitudinal perspective.

Meanwhile, however, the researchers wanted to know where the women in the focus groups *wanted* to be in the future—specifically, where they wanted to be in five years' time.

In a final exercise, each of the women chose, from an assortment of pictures depicting a wide array of activities and groupings, as well as more abstract images such as a lightbulb and a choice of phrases, a picture that to her, best represented her future goals. In the women's choices and comments, three broad goal areas appeared to hold particular importance for these single parents: individual achievement and/or development, harmony in their relationships, and financial achievement and/or security. In most cases, participants found pictures in which several goals were realized. For instance, one woman wanted to be able to buy a home that she would share with all her important others, who would also share in the ownership of that house: *"It's going to be ours."*

"I'll be Happy with Me and with My Life"

Most of the women chose pictures in which they said they could see themselves having reached a state of personal fulfillment, satisfied with who they were and with the effort they had expended to get there. They pictured themselves as independent and free to make their own choices because they owned their time and their lives: If they wanted to take a trip, they could do so; if they wanted just to rest and read a book, they had earned this right. Projecting themselves into their pictures, they said that the images showed them as satisfied with having completed other things in their lives. One person who had chosen an image of a very happy man, said, *"This is a man who is just bursting. He is alive. If I'm alive in five years, I'll look like that—everything settled in its place. He took on life, and he won."* People in these images were described as having finished school, being settled in satisfying careers, or taking a well-deserved holiday after working very hard.

In fact, several women projected ahead to a time when they could look back over years of hard effort and feel a sense of satisfaction from having made that effort. Sorrel identified with a woman pictured looking at her daughter's artwork; the women appears to be a working professional. Sorrel said, *"In five years' time, I figure that I'll be looking back on these hard years that I felt that I've had, and after making it through those, I'll be appreciating what I've gone through."* She added that she didn't know what she might be working at, but *"Hopefully I'll have a career, and I'll be able to look back happily."* Similarly, Grace chose an image of a lightbulb, because five years down the road she wanted some of the limelight, the *"pay-up happening"* for all her years of hard work. And Kathleen chose a holiday scene because, she said, *"After my kids are grown up five years from now, I did the best I could, and then I can just have a holiday."*

In a few cases, women saw fulfillment through self-awareness and development. Carrie chose a picture of a woman reclining on a couch and explained, *"She's her own person. She's being free to be herself, and she's happy just being herself. She's alone and is content to be alone, and happy with who she is. She's become very knowledgeable about who she is inside, and she's very content with that."*

Annette chose the words "finish line," explaining that for her they represented completing something *"for once in my life."* She said, *"I've taken courses. I've been ridiculed and put down in classrooms. I just want to be able to complete something in my lifetime."* She wanted to run her own business and to own a home on the lake where she could achieve peace and have someone else working for her. For similar reasons, Kay chose a picture of a hat being thrown in the air. It signified to her that a battle had been won, in her case finishing a CGA course she was taking. A number of participants thought of working—especially in a "career job"—as a personal goal. Rhonda chose the picture of the professional mother and her child, mentioned earlier. She described the picture as representing *"heaven"* for her:

> *There's an attache case on the foyer stairs back there, you know, and it looks like she just came home from her professional job, and she's looking at her child's daily activities—at school or wherever—and that's where I want to be then, because I do want a professional career.*

Several thought of the personal effort required to achieve their goals. For instance, one woman

chose a card with the words "power to keep working." She identified with these words because, she said, *"I'm determined. I want to work. I don't want to be on welfare."* In five years' time, she wanted just to be working, having *"a nice place to live and being with my daughter."* Another participant reflected similar sentiments when she explained why she chose a picture of a rock climber: *"To me it's openness, strongness, freedom to do what you want to do. I'm a very pig-headed and stubborn person, and welfare will vouch for that. If I want something, then I'll get it, and this guy wants to get to the top."*

Others simply looked ahead to a time when they would have their lives back. Joanne, a non-taker, chose the woman on the couch because *"she's in control of her life and things are good."* She added, *"I wish I was there. I'm not there."* Denise chose an image of a cottage, adding that what we could not see was the sea on one side, a pasture on the other, and a *"tall, dark, and handsome"* man. She said that this scene represented freedom for her, *"the freedom to be my own person,"* being in control of her life: *"I make the rules and I decide. Nobody dictates to me."*

Notions of ownership and control included having control over one's time. For instance, Loretta chose a picture of two people on bicycles, with a child in the back, because she longed *"to have time to do something like that—having the extra time, the spare time, to be able to take time to do something together."* She said that she currently did not have this time, *"not at all."*

In several cases, personal fulfillment was closely linked to achieving a high measure of peace and happiness in life. Marie chose a dock scene, because it represented both financial security and peace. According to Marie, the scene meant: *"me having a job where I can afford to take my family to this place, and the scene behind it is the way I want my emotions and my life to reflect a calmness with a possible chance of storms—not all the time."* Similarly, Jodie associated peace and personal achievement. She chose the words "none better" because: *"in five years I'll have achieved what I wanted. We all want to succeed. I'm not power-hungry; I just want to succeed in what I want to do. My definition of success is inner peace. I want a calm kind of life, a mellow existence."*

Finally, in several cases achievement goals had to do with overcoming hurdles of ill health. Kristen chose the peaceful dock scene because *"I would one day like to be healthy enough to move out and have a house out of this city,"* something she could not think of doing while she was reliant on medical care available only in the city. Another women said that the only thing she wanted in five years' time was *"to learn how to use my left hand while losing the use of my right."*

"I'll Be with Others That I Care About"

About one-fifth of the future goals mentioned involved spending more time with others or, in several cases, being able to have more children. Often, of course, relational goals were concomitant with personal and financial goals. For instance, when one woman spoke about having a *"pay up"* for her hard efforts, her reward was represented by a scene of a very middle-class family, with a mother, father, and two children happily sharing a meal together, a popular image for this category. Edith chose the same family image because *"this is what I want for my kids: a stable home life, and successful enough so that we can have nice things."*

Sometimes relational goals were linked with the need for stability and personal security. Pam said she wants a family *"because I never had one. My mother raised four of us by herself. She's still alone, and I'm alone."*

A few thought in more romantic terms. Several people chose an image of a happy older couple in the hope that within five years or so they would be in a happy relationship. Reflecting her current frustration with the constraints that the Income Assistance rules imposed on her relationship, Niki chose this picture to represent her and her husband in five years, when they would not *"have to hide and tell little lies."* And Tony, another non-taker, wanted *"someone to like me for myself and not the way I look or the way I act. Because, I mean, I've got problems just like everybody else, but all I want is love and happiness."* Or as one woman said, *"I want the family. I want a husband, which I don't have. I want to get married."* In a few cases, romantic ambitions had their more pragmatic side, with a number of women looking forward to the time—usually expressed tongue-in-cheek—when a rich man would come and solve their economic problems.

"I'll Be Financially Secure"

Generally speaking, financial ambitions were modest, and the things that money can buy were often linked to other goals. One woman wanted *"a home and a good job."* Another wanted *"money for an education and for the future."* Evelyn wanted *"money coming in"* and a job *"that will keep me going."* Of course, for most mothers a better financial tomorrow meant making up for past deficits. Tanya chose a picture of a little boy playing a violin, saying that the boy was her future son and was taking the violin lessons that *"I couldn't get my daughter because I was a single mother on welfare."*

A picture of a brick house was especially popular for women thinking of a better financial future, for whom home ownership was often linked to a feeling of personal control over life in general. Having *"a place of my own"* symbolized stability, independence, and autonomy. As Norrie said, she wanted a house so she could have *"something that I can call mine, that I don't have to rent and somebody has to tell me what I can do with my lawn or* [whether I can] *put pictures on the wall."* Wanda also chose a picture of a house because: *"I want a home that's there every day for my kids to come home to, that I can work on, that I can live in, that's mine. That's always there, day after day, year after year. I don't have to move or uproot my kids."*

The goals expressed by the parents in the focus groups revealed that they want a future similar to that desired by most parents: They want happiness and security for themselves and for their children; they want love and joy; they want to share in some of life's good things, such as taking holidays; and they want to feel good about who they are and who they have become. If they differ at all from more established parents, it is that their financial goals are perhaps more modest, that achieving peace may hold more salience for them and—especially for those who remain on Income Assistance—feeling good about themselves may hold considerably more importance.

CHAPTER 6

Concluding Thoughts

Whether they became takers, leavers, or non-takers, those people selected for the Self-Sufficiency Project in New Brunswick and British Columbia had many things in common. They all, of course, shared the experience of being single parents and raising children in poverty. As the pictures they selected to represent their futures illustrate, the fact that both parents were not present was not seen as a major drawback to happy living; issues of poverty and its attendant ills, such as having to rely on Income Assistance, were.

All participants shared an attitudinal work ethic; that is, they appeared to accept the notion of work as an expected activity and as a positive value in society.[1] Nevertheless, for the vast majority of these people, work held instrumental rather than intrinsic value. It was seen as a route to independence and an improved quality of life and as an escape from the stigma and disempowerment of being an Income Assistance recipient. When work was not viewed as leading to the first two of these goals, however, this stigma and disempowerment may have held less importance.

For the focus group participants, being on Income Assistance was not a preferred lifestyle choice. While acknowledging the benefits of this assistance, including a steady if low income, medical and dental benefits, learning opportunities, and day-care subsidies, they looked on being a welfare recipient as humiliating and degrading and on the Income Assistance system, symbolized by the Income Assistance office and receptionist, as aggravating these feelings. And while Income Assistance workers were described variously as good and bad, most were seen to be living in *"a different world,"* making them sometimes insensitive to the experiences, feelings, and needs of their clients. Nevertheless, a common theme across the focus groups was that it was counterproductive for single parents to leave this system for a job with low pay, no benefits, and no future.

When Income Assistance recipients first heard about SSP, the dominant reaction was one of scepticism and fear; many saw the supplement offer as a *"scam"* designed to move them off the welfare rolls. Reassured of the project's validity, participants soon gained more positive attitudes. While all were able to suggest ways in which SSP could be improved, in general SSP was perceived as providing nonjudgemental understanding and support, its offices as *"welcoming,"* and, for the most part, its staff as *"caring"* and *"encouraging."* Why, then, given this support and driven by distaste for the status they occupied in society and the constant pressure of trying to make do on a subsistence income, did not more single parents jump at this opportunity for a substantial improvement in their quality of life?

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[1] In the Statistics Canada SSP baseline survey, three-quarters of both takers and non-takers in the groups agreed with the statement "It's wrong to stay on welfare if you can get a job, even a job you don't like" and almost as many agreed that "A year from now, I expect to be working." While response bias might be suspected, supporting evidence that the poor have a work ethic has been found by Leonard Goodwin in *Do the Poor Want to Work?* (Washington, D.C.: Brookings Institution, 1972). When asked whether they would rather simply be given "the money you needed every week" instead of working, 72 percent of those surveyed in both poor and affluent neighbourhoods of New York City said they would rather be working.

There were, of course, some very real barriers to supplement take-up. For instance, a few participants had severe physical limitations; several others, especially those working split shifts, had difficulty finding day care; lack of full-time jobs was a special problem in New Brunswick; and transportation and job availability were issues in the more rural areas. In addition to these more tangible obstacles, many participants feared getting stuck in dead-end jobs because they lacked the necessary education and work skills for a "career job."

Other findings, however, were counterintuitive. The researchers had thought, for instance, that takers might have received more encouragement to take up the supplement from family and friends than did non-takers. Although takers offered more examples of encouragement, it was not clear that social support played a major role in take-up. Of course, a participant's assessment of feedback was subjective and relative; if what she normally heard within her social milieu was not particularly encouraging, she would not take that same kind of feedback in the context of SSP as particularly discouraging. In addition, many participants said that because they had not told others that they were Income Assistance recipients, they never discussed the SSP offer with others. Nevertheless, responses in the groups suggested that if takers were more motivated to work than non-takers, their motivation would not be attributed to having more supportive others in their lives than non-takers, at least not in their current lives.

The researchers had also expected to find that having very young children would make more of a difference in whether parents were willing to leave Income Assistance. Labour force statistics show that single mothers with children under the age of six are much less likely to participate in the labour force than are mothers with partners and that, in fact, their participation rate has dropped since 1986, while that of other single mothers has increased.[2] Therefore, it was expected that the presence of young children would more often be considered a barrier than the presence of older children. In fact, however, parents with very young children did not voice any more objections to working than did those with teenage children.

Moreover, while finding child care per se was an issue for those with unusual working hours, it was not presented as a major barrier to finding work. By contrast, other problems around the issue of child care were given more emphasis than expected, in particular finding a trustworthy caregiver. Several participants cited unhappy child-care experiences, including cases in which children had been physically abused by friends entrusted with their care. Many participants, particularly non-takers, expressed a real reluctance to leave their children with others. To some extent, this reluctance may be related to the issue of control; feeling little control over most aspects of their lives, these parents may have found it difficult to relinquish the one area of their lives in which they felt they had some control.

In summary, results of these focus groups suggested that for the participants, the factors most motivating supplement take-up included a desire for a better life for their children and themselves, including the opportunity for personal growth and empowerment; the desire, among takers especially, for material gain; an antipathy to being on Income Assistance and a concomitant need for ownership and control in their lives; encouragement from others, particularly from their children; and belief in a work ethic. Issues presented by the participants as real or potential barriers to supplement take-up

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[2]Statistics Canada, *Labour Force Survey*. Statistics based on 1991 census results.

included the desire to stay home with their children, a lack of available jobs, especially "good" jobs, lack of self-esteem, discouragement from others, and fear that in some ways their quality of life would decline, in that they would experience greater stress and fatigue and have less time for themselves and their families. Non-takers also talked about *"bad timing,"* a concept that ranged from family crises to previously made plans either to stay home with their children or to continue their education.

The participants also presented as barriers a number of issues connected with aspects of SSP, including the loss of medical and dental benefits, the inflexibility of the requirement regarding the 30-hour work week, and the three-year limit for supplement receipt. Non-takers especially had problems with this latter restriction, fearing the impact on their family of the eventual loss of this extra income. In addition, non-takers were more likely to have experienced multiple barriers and to have seen a problem with the time constraint of the one-year window. Not surprisingly, when participants suggested ways in which SSP could be improved, the issues just mentioned topped the list. Non-takers also emphasized the need for help with education, with their job search, and with various ways to expand their job skills, including pre-employment and on-the-job training. Overall, non-takers tended to be more critical of SSP than were takers.

The crucial question then, is, what distinguishes those who responded to the supplement offer from those who did not? On the face of it, there do not appear to be major differences between these two groups in terms of the age of their children, support from friends and family, or even, with a few exceptions, the kinds of barriers faced. Nevertheless, some substantial differences between takers and non-takers did emerge from these discussions.

The Takers

If there is one thing that truly sets the takers apart from the other groups it is that they seem to place much greater value on the kind of life that having more money allows. In fact, when asked what impact the supplement had had on their lives, their first thoughts had to do with aspects of material gain. Similarly, takers were significantly more likely to have future goals that focused on financial achievement. It must be remembered, of course, that takers were the ones currently experiencing the benefits of an improved financial status; therefore, this association may have been more immediate and real for them.

There were a number of ways in which takers gave evidence of a greater determination to work than that evidenced by non-takers and even by leavers. When faced with barriers, they seemed to be able to find ways around them. Even those with physically limiting conditions pushed those limits in order to work and gain the supplement. Similarly, although many takers were fearful at the thought of having to find a job, they seemed better able to conquer those fears. Takers were also less intimidated by the three-year supplement limit than were non-takers. While non-takers foresaw a return to their status quo at the end of three years, takers' comments indicated that the three-year limit was forcing them to plan ahead in order to avoid returning to Income Assistance.

Generally speaking, takers were better able to see the potential transition from menial work to meaningful work. They were able to see how they could use a low-end job as a springboard to something else, gaining education or experience that would further them in a search for a better

position. Perhaps for this reason, they seemed more willing than non-takers to take a minimum-wage job in order to keep their window open. And although they worried that working left them too tired to spend quality time with their children, this fear was substantially different from that expressed by non-takers, who tended to focus their anxiety on having to put their children in care or simply not being home for their children.

The Non-Takers

One of the most immediately noticeable things about non-takers is that while work is part of their lexicon, so is being an Income Assistance recipient. Like takers, they felt that one of the worst parts of being on Income Assistance was having to deal with the stigma attached to this status, and they certainly voiced frustrations with the system and disliked the lack of autonomy that accompanied their dependent status. But unlike takers, for whom the Income Assistance stigma was an immediately accessible thought, non-takers were more likely to think of Income Assistance in positive terms, suggesting either that they have come to terms with their recipient status or have found ways to reduce the psychological discomfort of behaving one way while thinking another way. Evidence that this latter dichotomy exists for non-takers can be found in the fact that when they thought about the future, individual achievement and fulfillment dominated their goals.

Non-takers talked more about the problem of their lack of education and expressed fears that, had they taken up the supplement offer, they would have been unable to budget while living *"high on the hog."* And although they were more likely to applaud the independence they thought SSP represented than were takers, non-takers were also more likely to see the end of the three-year supplement period as a time of certain regression, when their children would once again be forced to do without. In their minds, they would have no money left at the end, and there *"is no way you're going to better yourself."*

Given these fears, it is not surprising that non-takers were more likely to see the lack of available "good" jobs as a barrier to supplement take-up—a finding that may reflect the fact that a greater percentage of non-takers than takers in the groups had higher than average levels of education; it may also reflect the difference between a hopeful attitude and a hopeless attitude. Undoubtedly linked to these negative associations is the fact that non-takers were the only group to list as a "best part" of Income Assistance the fact that as an Income Assistance recipient one did not have to deal with work-related issues like putting up with undesirable behaviour from other employees, unfair working conditions, worrying about transportation, or having to put children in care.

However, the most striking difference between takers and non-takers in this study was the apparent difference in their attitudes toward money. Non-takers simply did not seem to be as interested in material acquisition as takers. Money held some importance for these women, of course, but its value was secondary. For instance, whereas a substantial proportion of takers associated SSP with making money, non-takers associated SSP with being able to leave Income Assistance and gain more independence and control over their lives. As one woman said about SSP, *"The money thing to me is really no big deal; just to be out there and doing something for yourself is. I mean, a couple of hundred would be nice, but I wasn't really thinking too much about the money."* It is, of course, possible that non-takers, having forfeited the opportunity to take up the supplement, may have downgraded the importance of financial gain in their minds.

From these results, some cautious speculations may be drawn. It may be, for instance, that the reason takers seem better able to surmount barriers than non-takers is that they begin with an overall greater sense of self-esteem. If this is the case, it has implications for many behaviours. Having a greater sense of self-worth than non-takers, takers would feel more capable of facing life's challenges. Higher self-esteem would also empower them to act on their antipathy toward degrading situations, and could translate into a stronger desire to leave Income Assistance.

Along with higher self-esteem, takers may also simply have had more determination to succeed in life, at least according to their own definition of success, or a greater need for achievement. It is instructive that one taker's comment about her five-year-goal image was *"He took on life and he won."*

Certainly non-takers tended to provide more passive descriptions of their sense of diminished worth. Several saw themselves as actually inferior to others, rather than reacting to what they felt was an unfair comparison. They were therefore less able to see a future different from the life they now lived, and, often in proportion to their years within the Income Assistance system, they tended to be less frustrated with aspects of the system and less willing to leave the income security they had.

Overall, the results of this qualitative exploration suggest some answers beyond the obvious as to why some took up the supplement offer while others did not. In addition, the research has opened up new questions. For instance, while many of these participants talked about the need for more education in order to ensure an adequate income in the future, simply possessing higher levels of education did not appear to be a distinguishing variable in motivating them to leave Income Assistance.

It must also be remembered that the opinions expressed in these groups represent only a moment in the lives of these participants. Circumstances may alter not only their opportunities but also the way they feel about themselves and the decisions they make. For instance, although they expressed concern about having less time for themselves and their children, most takers were generally enthusiastic about the improvement in their overall quality of life and optimistic about the future. It remains to be seen how they will feel when their three-year supplement period ends. Will their current work experience stand them in good stead for future employment? Will they still feel that the gains they are making by working and not being home with their children are worth the sacrifices? Will they feel that their children have benefitted from their experience in more than material ways?

Subsequent study into the impacts of SSP will undoubtedly address these and other outstanding questions. There is, of course, the obvious question of the degree to which the supplement can be seen to move individuals away from Income Assistance. Differences between SSP-eligible and SSP-ineligible groups can also be examined. Are SSP takers more likely to use part of their three years to further their education than are SSP ineligibles who also leave Income Assistance? There are also potentially negative consequences that must be studied, such as whether SSP actually deters employment in the short term by motivating some people to stay on Income Assistance longer than necessary so that they can qualify for the program. Some of these questions may be addressed by the ongoing longitudinal survey research, some by the more qualitative approach seen in the current study. Ultimately, it is the hope of the Social Research and Demonstration Corporation that the combined research efforts will tell the whole story and point the way to future success in helping single parents achieve financial and personal independence.

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